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ABSTRACT

This is a collection of consumer skills items for state and local education agencies to draw upon in composing consumer skills instruments. It provides items to assess seventeen-year-olds' consumer skills. The booklet contains items classified under eight major topics: behavior, contracts, economics, energy, finances, mathematics, projection, and purchases. Items classified as miscellaneous make up a ninth topic, and background questions constitute a tenth topic. There are also subtopics. For example, subtopics under behavior include advertising, decision making, and shopping. All items are assigned numbers which refer to the topic and subtopic. Most items are multiple choice. The directions for answering the exercises and two exercise examples are included. (The answer key is found in the guidebook, CE 018 181.) (CSS)

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CE

CONSUMER SKILLS ITEMS

A collection of consumer skills items for state and local education agencies to draw upon in custom-building their own consumer skills instruments

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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NATIONAL ASSESSMENT OF EDUCATIONAL PROGRESS

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CE 018 184

INTRODUCTION

This booklet contains exercises that will show how well you can use certain skills that are important to you in making effective purchase and money management decisions, understanding the economic system and protecting your rights as a consumer. You probably will find some of the exercises quite easy and others more difficult.

DIRECTIONS FOR ANSWERING EXERCISES

Each of the exercises is followed by several suggested answers. Choose the answer that you think is best, then locate the corresponding section on the separate answer sheet and fill in one oval for the answer you have chosen. All answers must be recorded on the answer sheet.

Some exercises have answer choices listed down the page as shown in the example below.

Example 1

If a 6-ounce can of soup costs 24¢, what is the cost per ounce?

(1) 2¢

(2) 3¢

(3) 4¢

(4) 5¢

(5) I don't know.

Look at the front of the answer sheet. At the top of the page is the answer section for the Examples. Notice that for Example 1 the oval containing number "3" has been filled in because answer choice number "3", 4¢, is the correct answer.

Now look at page 3 of the booklet.

Some exercises have answer choices that apply to several parts of the exercise, as shown in Example 2.

Example 2

Is each of the following statements about credit cards correct or incorrect?

Part A has been completed for you on the answer sheet. Do Parts B and C on your own and record your answers on the answer sheet.

		Correct	Incorrect	I don't know.
A.	All stores and restaurants will accept credit cards instead of cash.	(1)	(2)	(3)
B.	Most credit cards require your signature on the cards.	(1)	(2)	(3)
C.	You can borrow money from a bank with some credit cards.	(1)	(2)	(3)

On the answer sheet, for Part A the oval containing number "2" has been filled in because the statement is incorrect. Not all stores and restaurants will accept credit cards instead of cash. For Part B, the right answer choice is number "1"; for Part C, the right answer choice is also number "1". If you did not fill in the ovals for these answer choices in Parts B and C, do so now. Erase any other answers completely.

There may be items in this booklet you cannot do because they test things you have not yet been taught. If you do not know the answer, do not spend too much time on it. Fill in the "I don't know." oval on the answer sheet and go on to the next question. If you have time, return to the ones you found difficult.

If you wish to change your answer, erase your first answer completely. Do not make stray marks on the answer sheet.

You will have forty minutes to complete the exercises. You will be reminded at intervals how much time you have remaining. Work as rapidly and accurately as possible.

Is it possible for a person to be influenced by an advertisement without being consciously aware of it?

(1) Yes

(2) No

(3) I don't know.

Bill saw an advertisement in which a famous pro football player recommended a cologne for men. Which of the following statements about this advertisement would most likely be accurate and which would be inaccurate?

		Accurate	Inaccurate	I don't know.
A.	The player's comments probably represent the feelings of most football players.	(1)	(2)	(3)
B.	The player is probably also an expert on the comparative qualities of cologne.	(1)	(2)	(3)
C.	The player is probably making the recommendation in return for some type of payment.	(1)	(2)	(3)
D.	The advertising company is probably concerned with having the viewer associate the cologne with someone famous.	(1)	(2)	(3)
E.	The player's recommendation means that the cologne is the best on the market.	(1)	(2)	(3)

1.1

Michelle saw an advertisement in which a famous movie star recommended a brand of shampoo. Which of the following statements about the advertisement would be most likely to be accurate and which would be inaccurate?

		Accurate	Inaccurate	I don't know.
A.	The movie star is probably making the recommendation in return for some type of payment.	(1)	(2)	(3)
B.	The advertising company is probably concerned with having the viewer associate the shampoo with someone famous.	(1)	(2)	(3)
C.	The movie star's comments probably represent the feelings of most movie stars.	(1)	(2)	(3)
D.	The movie star's recommendation means that the shampoo is the best on the market.	(1)	(2)	(3)
E.	The movie star is probably also an expert on the comparative qualities of shampoos.	(1)	(2)	(3)

C-110205-919-3

Four young adults, about 25 years old, are watching TV, and a commercial is being shown. Which of the following statements are correct and which are incorrect?

A. Ted, who did not finish high school, is more likely to change his mind about the product advertised in the commercial than is Paul, who graduated from college.

(1) Correct

(2) Incorrect

(3) I don't know.

B. Betty, who graduated from high school, is more likely to change her mind about the product in the commercial than her husband, who also graduated from high school.

(1) Correct

(2) Incorrect

(3) I don't know.

While viewing a one-hour television program, a person may see a half dozen products advertised. After the program is over, a person may sometimes remember only one of the products that was advertised. Which of the following statements are possible explanations for remembering only one product?

		Explains	Does not explain	I don't know.
A.	A person cannot remember six products.	(1)	(2)	(3)
B.	The product that was remembered appealed to the person's needs.	(1)	(2)	(3)
C.	A person remembers the product that caught his or her attention.	(1)	(2)	(3)
D.	A person does not like the other products.	(1)	(2)	(3)
E.	A person can "tune out" (not pay attention to) an ad for a product when he or she wishes.	(1)	(2)	(3)

Here are some statements about advertising. Is each statement correct or incorrect?

		Correct	Incorrect	I don't know.
A.	Advertising may help increase sales and lower prices for a new product.	(1)	(2)	(3)
B.	Consumers have to pay for advertising in product prices.	(1)	(2)	(3)
C.	Only high quality products are advertised.	(1)	(2)	(3)
D.	Companies that advertise more always produce better products.	(1)	(2)	(3)
E.	Advertising information is sometimes misleading.	(1)	(2)	(3)
F.	Advertising often tries to imply large differences where there are only small differences.	(1)	(2)	(3)
G.	Advertising is sometimes used to increase loyalty to a brand of product.	(1)	(2)	(3)
H.	It is difficult for a new business to compete in an industry where large amounts of money are spent on advertising.	(1)	(2)	(3)
I.	Advertising can give people useful information.	(1)	(2)	(3)
J.	For some products, production costs are less than advertising costs.	(1)	(2)	(3)

1.1

In his junior year in high school, John needed some new shirts. His parents suggested that he buy some wool plaid shirts that were moderately priced and would last him for the next two years. His younger sister told him that she felt he would look good in cotton sport shirts that were currently being advertised on television. At the same time, John knew that his friends were buying brightly patterned T-shirts that were quite expensive. What would most people John's age be most likely to do?

(1) Buy the shirts suggested by the parents.

(2) Buy the shirts that his younger sister liked.

(3) Buy the shirts that were like the ones his friends were wearing.

(4) Buy no shirts at all.

(5) I don't know.

Jack is 17 years old. He is interested in buying a portable radio for himself. He has read a magazine ad that said that Brand C has great sound and many other desirable features. His friend, Marty, just bought that brand of radio and says that it's too heavy to carry around and the sound quality is poor. Which one of the following actions will most 17 year olds like Jack probably take?

(1) Clear up his confusion about Brand C by reading consumer report magazines about Brand C radios.

(2) Ask his parents which brand of radio he should buy.

(3) Accept Marty's opinion instead of believing the advertisement.

(4) Accept the advertisement's claims instead of Marty's opinion.

(5) I don't know.

1.2

Consumers often purchase products in stores where the prices are higher than prices for similar products in other stores. On this and the next page are explanations for this type of behavior. Which are reasonable explanations and which are not reasonable?

		Reasonable explanation	Not a reasonable explanation	I don't know.
A.	Consumers generally do not care about how much money they spend.	(1)	(2)	(3)
B.	Consumers may not be aware of the prices in other stores.	(1)	(2)	(3)
C.	The stores with the higher prices are probably closer to the homes of the consumers.	(1)	(2)	(3)
D.	Consumers may want to shop where their friends shop even if the prices are higher.	(1)	(2)	(3)

		Reasonable explanation	Not a reasonable explanation	I don't know.
F.	The stores with higher prices may provide a greater variety of products from which to select.	(1)	(2)	(3)
G.	Consumers may not have time to shop around.	(1)	(2)	(3)
H.	The stores with higher prices may allow payment by credit.	(1)	(2)	(3)
I.	Consumers may not have the transportation to shop around.	(1)	(2)	(3)

A person usually considers the price of a product before deciding whether or not to buy it. Is each of the following statements correct or incorrect?

		Correct	Incorrect	I don't know.
A.	A person who is buying a refrigerator for the first time and knows little about refrigerators is more likely to think that "higher price means better quality" than someone who knows a lot about refrigerators.	(1)	(2)	(3)
B.	In general, women are more likely than men to think "higher price means better quality."	(1)	(2)	(3)
C.	People with low incomes are more likely to turn in special "cents-off" coupons from magazine or newspaper ads for foods than are people with middle to high income.	(1)	(2)	(3)
D.	When choosing a brand of food, people with middle to high incomes are more likely to use information on price per unit of weight or volume than people with low incomes.	(1)	(2)	(3)

Which of the following statements about children as consumers are correct and which are incorrect?

		Correct	Incorrect	I don't know.
A.	Children are more easily influenced by advertising than adults.	(1)	(2)	(3)
B.	Children are an important market for products.	(1)	(2)	(3)
C.	Children have an influence on their parents' decisions about what to buy.	(1)	(2)	(3)
D.	Children learn little about being consumers until they are teenagers.	(1)	(2)	(3)

Here are some reasons why consumers behave as they do. Is each statement correct or incorrect?

		Correct	Incorrect	I don't know.
A.	Shoppers in the United States often change brands primarily in order to try something different.	(1)	(2)	(3)
B.	Shoppers in the United States sometimes are more interested in quickly and easily making a choice than in determining which product is best for them.	(1)	(2)	(3)
C.	Shoppers in the United States sometimes buy a product primarily because they feel that their friends will be impressed if they own that product.	(1)	(2)	(3)
D.	Shoppers in other countries seldom buy a product primarily for the status it gives them.	(1)	(2)	(3)

Which of the following statements about household decision making are correct and which are incorrect?

		Correct	Incorrect	I don't know.
A.	The husband is usually the final authority on all purchase decisions regardless of the product.	(1)	(2)	(3)
B.	In most families, the wife's influence and the husband's influence on purchase decisions varies, depending on the type of item to be purchased.	(1)	(2)	(3)
C.	Husbands have considerable influence on what foods to buy.	(1)	(2)	(3)
D.	Children seldom have an effect on what foods to buy.	(1)	(2)	(3)

Most consumers generally make comparisons between different brands of food by using the price per unit of weight or volume posted on the shelf in the supermarket.

(1) Correct

(2) Incorrect

(3) I don't know.

A person who is deciding which brand of a product to buy (for example, brand of toothpaste, make of car, brand of stereo) may consider many brands and many features of each brand. At the other extreme, he or she may consider only 1 or 2 brands and only 1 or 2 features of each brand. Each of the following statements is about how people decide which brand to buy. Is each statement correct or incorrect?

A. When a person is buying an inexpensive product like toothpaste, he or she will usually consider more brands or makes of the product and more features of each brand than when buying an expensive product like a car.

(1) Correct

(2) Incorrect

(3) I don't know.

B. How many different brands or makes of product a person will consider depends on the type of product that he or she is buying.

(1) Correct

(2) Incorrect

(3) I don't know.

C. Women usually consider more features of a brand or make of product before buying than men do.

(1) Correct

(2) Incorrect

(3) I don't know.

D. Whether a person considers many features or only a few features of a brand or make of product is usually influenced by how busy or hurried he or she is at the time.

(1) Correct

(2) Incorrect

(3) I don't know.

E. People generally fall into 2 categories: 1) those who almost always consider many brands and many features of each brand or make, regardless of the type of product; 2) those who consider 1 or 2 brands or makes and 1 or 2 features of each brand, regardless of the type of product.

(1) Correct

(2) Incorrect

(3) I don't know.

Here are some reasons to save money. How important is each of them to you?

		Very important	Moderately important	Not very important	Not important at all
A.	To buy something you can't afford now	(1)	(2)	(3)	(4)
B.	To take care of emergencies	(1)	(2)	(3)	(4)
C.	To pay for an education	(1)	(2)	(3)	(4)
D.	To get married	(1)	(2)	(3)	(4)
E.	Just to have money in the bank	(1)	(2)	(3)	(4)
F.	Because your family expects you to save money	(1)	(2)	(3)	(4)
G.	To earn interest on the money	(1)	(2)	(3)	(4)
H.	To avoid using credit to buy something	(1)	(2)	(3)	(4)

For each of the questions on this and the next page, the answer choices are "Always," "Frequently," "Sometimes," "Never," or "No experience with the activity." For each part, choose the response that best describes how often the statement applies to you.

	Always	Frequently	Sometimes	Never	No experience with the activity
A. When you go shopping, do you compare price and label information on similar products?	(1)	(2)	(3)	(4)	(5)
B. When you buy merchandise that is unsatisfactory, do you return the merchandise?	(1)	(2)	(3)	(4)	(5)
C. When you go shopping, do you purchase brand name products even if they cost more than other products?	(1)	(2)	(3)	(4)	(5)
D. Is the fact that you saw a product advertised on TV an important reason for buying it?	(1)	(2)	(3)	(4)	(5)

1.3

I-101005-818-3

	Always	Frequently	Sometimes	Never	No experience with the activity
E. Before you make a major purchase, do you check its quality and performance ratings in a consumer report publication?	(1)	(2)	(3)	(4)	(5)
F. Before agreeing to an expensive service or repair, do you check the company's reputation?	(1)	(2)	(3)	(4)	(5)
G. If you receive unsatisfactory service from a company or store, do you complain to the manager or owner of the place that provided the service?	(1)	(2)	(3)	(4)	(5)
H. Before agreeing to an expensive service or repair, do you get estimates from several places?	(1)	(2)	(3)	(4)	(5)

1.3

How often is the price of an item a good indicator of its quality?

(1) Always

(2) Usually

(3) Sometimes

(4) Seldom

(5) Never

1.3

If you were going to buy a car and your choice could be based on ONLY one of the following reasons, which one would you choose?

(1) How safe it is

(2) How fast it is

(3) How pretty it is

(4) How big it is

(5) How good the gas mileage is

(6) I don't know.

You have to bargain in order to get a lower price for something that you want. Which one of the following statements comes closest to your feelings?

(1) I would bargain and enjoy doing it.

(2) I would bargain but I would feel uneasy.

(3) I would NOT bargain because I would feel embarrassed.

(4) I would NOT bargain because it just isn't right.

(5) I don't know.

1.3

You are considering buying a new bicycle. Would you do each of the following?

		Definitely would	Probably would	Probably would not	Definitely would not
A.	Buy the first one you like.	(1)	(2)	(3)	(4)
B.	Check prices and models at several stores.	(1)	(2)	(3)	(4)
C.	Ask a friend's advice.	(1)	(2)	(3)	(4)
D.	Let the sales-person choose the bike.	(1)	(2)	(3)	(4)
E.	Read about bicycles in a consumer magazine.	(1)	(2)	(3)	(4)
F.	Consider only a widely advertised brand.	(1)	(2)	(3)	(4)

1.3

The following are actions that consumers can take to protect themselves. Indicate how often you take each action described. If you have never had experience with the action described, then fill in the oval on the answer sheet for the number that indicates no experience.

		Most of the time	Sometimes	Never	No experience with action
A.	Keep copies of sales slips after making purchase of product or service.	(1)	(2)	(3)	(4)
B.	Keep copies of warranties when purchasing product or service that involves warranty.	(1)	(2)	(3)	(4)
C.	Complain directly to the owner or manager of store when dissatisfied with purchased product or service.	(1)	(2)	(3)	(4)
D.	Write to the officials of a company when receiving unsatisfactory service from a company that operates regionally or nationally.	(1)	(2)	(3)	(4)
E.	Send the details of your consumer complaint to the state attorney general and/or a consumer protection agency when a business refuses to pay any attention to your complaint.	(1)	(2)	(3)	(4)

1.3

Virginia applied for a credit card at a department store. The store investigated Virginia's credit background and this is what they found. Virginia is 21 and divorced. She has many charge accounts. Several times she has missed one or two payments on a charge account.

	Yes	No	I don't know.
A. Can the department store legally refuse credit to her because she is only 21 years old?	(1)	(2)	(3)
B. Can the department store legally refuse credit to her because she is divorced?	(1)	(2)	(3)
C. Can the department store legally refuse credit to her because she has missed one of her payments?	(1)	(2)	(3)
D. Can the department store legally refuse credit to her because she has too many charge accounts?	(1)	(2)	(3)

110303-818.3

Which of the following statements about a credit card are true and which are false?

	True	False	I don't know.
A. The use of a credit card may involve interest charges.	(1)	(2)	(3)
B. The use of a credit card lessens the necessity of carrying a lot of cash when shopping or traveling.	(1)	(2)	(3)
C. Once you have signed your credit card, no one else can use it.	(1)	(2)	(3)
D. If your credit card is lost, you can be held responsible for any charges made on the credit card by someone else.	(1)	(2)	(3)
E. A credit card allows you to buy things when you are short of cash.	(1)	(2)	(3)

2.1

1103009-818-3

Which of the following statements about credit cards are true and which are false?

	True	False	I don't know.
A. A credit card may serve as identification when cashing checks or establishing credit elsewhere.	(1)	(2)	(3)
B. Some companies may legally issue credit cards to people even though they do not apply for them.	(1)	(2)	(3)
C. If you pay your credit card bill after the due date, it will cost you more money.	(1)	(2)	(3)
D. You must pay your credit card bill even if the merchandise is faulty.	(1)	(2)	(3)
E. If a customer finds a billing error, the credit card bill should be paid, and a written complaint should be sent to the store where the purchase was made.	(1)	(2)	(3)
F. Charges for interest are computed in the same manner for all credit cards, whether they are department store, oil company, or bank owned cards.	(1)	(2)	(3)

2.1

(10)014-818-3

The following statements are about bank credit cards, such as Visa (BankAmericard) and Master Charge. Is each of the following statements correct or incorrect?

		Correct	Incorrect	I don't know.
A.	The retailer pays a charge to the bank on each sale in which a credit card is used.	(1)	(2)	(3)
B.	Anyone can get one of these credit cards	(1)	(2)	(3)
C.	At some stores, the consumer may be able to pay a lower price for an item by paying cash instead of using his or her credit card.	(1)	(2)	(3)

2.1

Paul owes a large sum of money, payable in installments. He has missed many payments. Is each of the following actions that a lender might take against Paul a legal or an illegal action?

	Legal Action	Illegal Action	I don't know.
A. The lender hires a collection agency to get the payments from Paul.	(1)	(2)	(3)
B. The lender collects his money by repossessing Paul's furniture and appliances, whether or not they were bought on the loan.	(1)	(2)	(3)
C. The lender goes to a lawyer and asks that charges be brought against Paul.	(1)	(2)	(3)
D. The lender calls several store owners in Paul's town, telling them not to extend any more credit to Paul until he has paid back the loan.	(1)	(2)	(3)
E. The lender gets a court order to garnishee Paul's wages.	(1)	(2)	(3)

Mr. Kelly charged some furniture purchases at the Ogden Furniture Company. His monthly statement from the store is shown below. Look at the statement, then answer the questions on the next page.

OGDEN FURNITURE COMPANY

Account Number 82221

Billing Date: 3-31-75

J. Peterson Kelly
22 Humbolt Street
Mercury, Nevada 89023

Minimum Payment: $10.00

(Please note any address change on the other side of this statement.)

Amount Enclosed $_____

Please enclose this portion with your payment.

Previous Balance	Date	Acct. No.	Description	Charges	Paymts	Credits	Finance Charge
181.32	03065	82221	Payment		30.00		
	03135		Payment		25.00		
			Average Daily Balance is	160.99			1.61

The FINANCE CHARGE is computed by applying a periodic rate of 1% (12% ANNUAL PERCENTAGE RATE) to the average daily balance. The average daily balance is determined by totaling the balances outstanding for each day in the billing cycle and dividing that total by the number of days in the billing cycle. The outstanding balance for any given day is determined by adding to the prior day's ending balance any purchases made and subtracting any payments received or credits given. A maximum FINANCE CHARGE of 50¢ will be imposed if the average daily balance does not exceed $50.00. No FINANCE CHARGE will be assessed for a billing period in which there is no previous balance or during which payments and credits equal or exceed the previous balance. To avoid additional finance charges pay the new balance not later than the last day of the month following your billing date.

Min. Payment 10.00	IF YOU PREFER MONTHLY TERMS PAY THIS AMOUNT	YOU CAN PAY EITHER WAY	IF YOU PREFER A REGULAR CHARGE PAY THIS AMOUNT	New Balance 127.93

2.2

1103007 818-3

A. How much money does Mr. Kelly owe the Ogden Furniture Company?

(1) $55.00

(2) $127.93

(3) $160.99

(4) $181.32

(5) I don't know.

B. What is the least amount of money he can pay this month on his account?

(1) $1.61

(2) $10.00

(3) $127.93

(4) $181.32

(5) I don't know.

C. How much money has Mr. Kelly already paid on his account?

(1) $10.00

(2) $55.00

(3) $160.99

(4) $181.32

(5) I don't know.

The same monthly statement is shown on the left page. Use it to answer the questions below.

D. What is the finance charge for this monthly statement?

(1) $1.61

(2) $10.00

(3) $127.93

(4) $160.99

(5) I don't know.

E. How much money should Mr. Kelly pay the Ogden Furniture Company to avoid any additional finance charge?

(1) $1.61

(2) $10.00

(3) $127.93

(4) $160.99

(5) I don't know.

On December 6, Doris signed a contract and made a $50 down payment on a $250 set of encyclopedias that she bought from a door-to-door salesman. On December 7, Doris signed and mailed a registered letter notifying the encyclopedia company that she was cancelling her order.

A. What obligation does Doris now have?

(1) Make the encyclopedias available to the seller unharmed.

(2) Mail the encyclopedias back to the publisher unharmed.

(3) Pay the remaining balance with interest.

(4) I don't know.

B. What obligation does the company now have?

(1) Keep the down payment and pick up the encyclopedias.

(2) Return the down payment and pick up the encyclopedias.

(3) Return the down payment and ask Doris to mail back the encyclopedias.

(4) Keep the down payment and hold Doris to the contract.

(5) I don't know.

Arnie decided to buy a new TV set using time payments. He traded in his old TV set. Which information listed below must be stated in an installment plan contract and which need not be stated in the contract?

	Must be stated in contract	Need not be stated in contract	I don't know.
A. Cash price	(1)	(2)	(3)
B. Wholesale price	(1)	(2)	(3)
C. Cash down payment	(1)	(2)	(3)
D. Amount of unpaid balance	(1)	(2)	(3)
E. Trade-in value of old TV set	(1)	(2)	(3)
F. Contract service charges	(1)	(2)	(3)
G. Finance charges	(1)	(2)	(3)
H. Purchaser's credit rating	(1)	(2)	(3)
I. Merchant's credit rating	(1)	(2)	(3)
J. Annual percentage rate	(1)	(2)	(3)
K. Deferred payment price	(1)	(2)	(3)
L. Schedule of payments	(1)	(2)	(3)
M. Prepayment charges	(1)	(2)	(3)

Kathy recently purchased a new stereo on an installment plan. Before signing an installment contract, should Kathy do each of the following things?

	Yes	No	I don't know.
A. Fill in or cross out all blank spaces in the contract.	(1)	(2)	(3)
B. Check to see if the contract outlines the schedule of payments.	(1)	(2)	(3)
C. Ignore the fine print in the contract, because all installment contracts are the same.	(1)	(2)	(3)
D. Check to see if the contract states the Annual Percentage Rate and the finance charges.	(1)	(2)	(3)
E. Insist on obtaining an exact copy of the contract.	(1)	(2)	(3)
F. Make sure she understands all of the provisions of the contract before she signs it.	(1)	(2)	(3)

You want to get a loan. What information do you need to know in order to get the best loan possible for the least amount of money?

		Need to know	Do not need to know	I don't know.
A.	The true Annual Percentage Rate	(1)	(2)	(3)
B.	The number and amount of payments	(1)	(2)	(3)
C.	Pre-payment penalties	(1)	(2)	(3)
D.	Prime interest rate	(1)	(2)	(3)
E.	The lender's policy about missed payments	(1)	(2)	(3)
F.	The lender's source of money	(1)	(2)	(3)
G.	The interest rate the lender has to pay in order to get the money to loan you	(1)	(2)	(3)
H.	Whether or not the lender requires credit life insurance	(1)	(2)	(3)
I.	The total amount to be paid back including principal, interest and other charges	(1)	(2)	(3)
J.	Whether the contract has a "balloon payment" clause	(1)	(2)	(3)

Harry bought $500 worth of furniture on time and paid off all but $75. Then he bought a $395 stereo set from the same furniture store. This $395 purchase was added on to the first contract. He was laid off from his job two weeks later and was then unable to pay his $470 balance. Which of the following statements are accurate and which are inaccurate?

		Accurate	Inaccurate	I don't know.
A.	The company has the right to repossess Harry's furniture as well as his stereo if he does not pay the unpaid balance.	(1)	(2)	(3)
B.	If the furniture store repossesses the furniture and stereo and resells them to another customer for $400, Harry can be billed for $70.	(1)	(2)	(3)
C.	If Harry is billed for $70 he does not have to pay the bill.	(1)	(2)	(3)

A person usually signs an installment contract when he or she wishes to pay for a purchase over a period of time. The purchaser pays a finance charge to the holder of the contract.

How strongly do you agree or disagree with each of the following statements about buying items with installment contracts?

		Strongly Agree	Agree	Disagree	Strongly Disagree
A.	People who always buy things with installment contracts almost always get into financial trouble.	(1)	(2)	(3)	(4)
B.	Buying with an installment contract is the only way some people can pay for major purchases such as a refrigerator or TV set.	(1)	(2)	(3)	(4)
C.	A person should not buy on an installment contract if he or she can possibly pay cash.	(1)	(2)	(3)	(4)
D.	Paying with cash is less expensive than buying with an installment contract.	(1)	(2)	(3)	(4)
E.	Paying with cash involves less financial risk for the buyer than when the item is bought with an installment contract.	(1)	(2)	(3)	(4)
F.	Items should be bought with installment contracts only in emergencies.	(1)	(2)	(3)	(4)

Which of the following statements about contracts are accurate and which are inaccurate?

		Accurate	Inaccurate	I don't know.
A.	If you sign a contract, you are bound by what it says even if you did not read it.	(1)	(2)	(3)
B.	Oral promises not included in the written contract are legally binding.	(1)	(2)	(3)
D.	A consumer does not need to read the fine print in a contract because he or she is protected against loopholes by the law.	(1)	(2)	(3)

Jack and Amy were relaxing at home on Thursday night when a young salesman came to the door with pots and pans to sell. Their daughter was going to be married soon, so this looked like a good opportunity to get her the cooking utensils she needed. They signed a contract which resulted in a bill of nearly $400. The next day Amy saw similar utensils at a department store at less than half that price. They wanted to cancel the contract. Which of the following actions would be wise for Jack and Amy to take in order to cancel the contract and which would not be wise?

		Wise action	Not a wise action	I don't know.
A.	Just ignore the contract.	(1)	(2)	(3)
B.	Within 3 days of signing the contract, send a registered letter to the company calling off the sale.	(1)	(2)	(3)
C.	Hire a lawyer to cancel the contract.	(1)	(2)	(3)
D.	Wait a few days before deciding what to do.	(1)	(2)	(3)
E.	Telephone the salesman and call off the sale.	(1)	(2)	(3)

Each right listed below is one that affects an apartment renter (or tenant). Some of the rights are always the tenant's rights even if the lease does not mention them, and some are the tenant's rights only if they are included in the lease. Is each of the following "Always a tenant's right" or "Sometimes a tenant's right?"

	Always a tenant's right	Sometimes a tenant's right	I don't know.
A. The right of the tenant to sublet the apartment	(1)	(2)	(3)
B. The right of the tenant to require the landlord to repair faulty wiring	(1)	(2)	(3)
C. The right of the tenant to move out at any time without penalty	(1)	(2)	(3)
D. The right of the tenant to require the landlord to remove health hazards such as rodents or insects	(1)	(2)	(3)

One of the major disputes between tenants and landlords of apartments is over the return of the security deposit. For each of the following actions, indicate whether or not the action will protect the tenant in a dispute over the security deposit.

	Will protect the tenant	Will not protect the tenant	I don't know.
A. Have the landlord sign a statement that he is responsible for having strong locks on all doors and windows.	(1)	(2)	(3)
B. Have the landlord provide a separate receipt that states the amount paid for the security deposit.	(1)	(2)	(3)
C. Have the landlord promise to return the deposit if nothing in the apartment is damaged.	(1)	(2)	(3)
D. Have the landlord sign a detailed statement about the condition of the apartment before signing the lease.	(1)	(2)	(3)

The statements below refer to rental agreements. Which of the statements are true and which are false?

	True	False	I don't know.
A. An oral agreement between tenant and landlord is legally binding.	(1)	(2)	(3)
B. A security deposit is always returned if you have a written lease.	(1)	(2)	(3)
C. A written lease is a legal contract and therefore it is legally binding.	(1)	(2)	(3)

Before you rent an apartment, you usually have to pay the landlord a security deposit. Why does the landlord require a security deposit?

(1) To provide security against burglary

(2) To protect his property against destructive or irresponsible behavior of tenants

(3) To keep poor people from renting his apartments

(4) To help pay for real estate taxes and other costs of running an apartment building

(5) I don't know.

Which of the following statements about renting are accurate and which are inaccurate?

		Accurate	Inaccurate	I don't know.
A.	A renter is usually required to give the owner an initial payment in addition to the rent to cover any possible damage to the rental property.	(1)	(2)	(3)
B.	In most places, a renter may be evicted from (required to leave) a rented property without any prior notice by the owner.	(1)	(2)	(3)
C.	An owner can legally place restrictions on a renter's use of the rented property.	(1)	(2)	(3)
D.	The owner of a rental property usually pays the taxes on the property.	(1)	(2)	(3)
E.	A renter can deduct the amount spent on rent from his/her federal income tax.	(1)	(2)	(3)
F.	A renter does not need insurance against theft or fire when the building is insured by the owner.	(1)	(2)	(3)

Read the following warranty, then answer the questions on the next page.

ONE YEAR WARRANTY

The SB-31A electronic calculator from Douglas Electronics is warranted to the original purchaser for a period of one year from the original purchase date - under normal use and service against defective materials or workmanship; providing that the warranty registration is mailed to Douglas Electronics within ten days of purchase.

Defective parts will be repaired, adjusted and/or replaced at no charge when the calculator is returned prepaid to a Douglas Electronics Consumer Service Facility listed below.

The warranty is void if the calculator has been visibly damaged by accident or misuse, if the serial number has been altered or defaced, or if the calculator has been serviced by any person other than a Douglas Electronics Consumer Service Facility.

Which of the following conditions are covered by the warranty and which are not covered?

		Covered	Not covered	I don't know.
A.	The registered calculator was purchased November 20, 1975. It quit working November 30, 1976.	(1)	(2)	(3)
B.	The calculator was registered with Douglas Electronics within 10 days of its purchase date and quit working 6 months later.	(1)	(2)	(3)
C.	The registered calculator was returned 3 months after purchase with a crack in the back of it, resulting from the case being dropped.	(1)	(2)	(3)
D.	The calculator was returned postage due for repairs 8 months after the purchase date.	(1)	(2)	(3)
E.	The calculator needed minor repairs which were done by an independent repairman. One month later (January 13), the calculator stopped working.	(1)	(2)	(3)

Which of the following statements about warranties are accurate and which are inaccurate?

		Accurate	Inaccurate	I don't know.
A.	Warranties in advertisements are as binding as warranties in contracts.	(1)	(2)	(3)
B.	Warranties can exist on labels.	(1)	(2)	(3)
C.	A warranty assures that you have a quality product.	(1)	(2)	(3)
D.	If you buy a product without a warranty, there is nothing you can do if the product is faulty.	(1)	(2)	(3)
E.	All warranties cover the cost of repair or replacement of a product.	(1)	(2)	(3)
F.	Warranties must be labeled "full" or "limited."	(1)	(2)	(3)

Mary's mother and father are elderly. She worries about their illnesses and the possibility of their sudden death. The parents have made no will, and Mary thinks they only have a small estate. What is the BEST action for Mary to take about a will?

(1) No action is necessary because the estate is small, and no will is necessary.

(2) Don't bring up the subject of a will; it will upset the parents.

(3) Ask the parents to indicate on paper what they want done with the estate and have them sign the document.

(4) Suggest to the parents that they hire a lawyer to draw up a legal will.

(5) I don't know.

Which of the following statements about most private American businesses are accurate and which are inaccurate?

		Accurate	Inaccurate	I don't know.
A.	Private businesses are established to produce goods and/or services for which people are willing to pay.	(1)	(2)	(3)
B.	Private businesses can continue to exist indefinitely without making profits.	(1)	(2)	(3)
C.	Private businesses expect to earn profits in return for risking their money capital.	(1)	(2)	(3)
D.	Private businesses are guaranteed a profit by the government.	(1)	(2)	(3)
E.	Competition generally makes businesses more efficient.	(1)	(2)	(3)

Who is responsible for maintaining full employment in the economy? Fill in only one oval on the answer sheet.

(1) Government

(2) Business

(3) Both

(4) Neither

(5) I don't know.

Inflation is which one of the following?

(1) An economic condition in which it now takes more dollars than in the past to buy the same amount of goods

(2) An economic condition in which the value of the dollar increases

(3) An economic condition in which salaries go up and each dollar buys more

(4) An economic condition in which salaries go down and each dollar buys more

(5) I don't know.

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Of the following, who would be most likely to benefit financially during a period of rapidly rising prices?

(1) A person on a fixed yearly salary

(2) A homeowner with a long-term mortgage

(3) An individual on a fixed retirement income

(4) A person who has loaned $10,000 at today's loan rates

(5) A person owning a paid up life insurance policy

(6) I don't know.

Which of the following people would be most hurt financially by inflation?

(1) Government workers

(2) Persons on fixed incomes

(3) Persons who borrow money

(4) Young married couples

(5) I don't know.

On this and the next page are statements about Social Security. Which of the statements are true and which are false?

	True	False	I don't know.
A. Social Security can provide a continuing income when family earnings are reduced or stopped because of retirement, disability, or death.	(1)	(2)	(3)
B. In order to receive Social Security benefits, the insured member of the family must have worked a certain amount of time.	(1)	(2)	(3)
C. Every American citizen is covered by Social Security.	(1)	(2)	(3)
D. Money to pay for Social Security benefits is taken from the wages of insured people.	(1)	(2)	(3)
E. Social Security benefits are subject to federal income tax.	(1)	(2)	(3)

	True	False	I don't know.
F. If you work for a company that employs permanent, full-time employees, a part of your pay is deducted for Social Security; the company also pays an equal amount toward your Social Security.	(1)	(2)	(3)
G. A person should always inquire about Social Security benefits when someone in his or her family dies.	(1)	(2)	(3)
H. Unmarried children of a retired, disabled, or deceased worker covered by Social Security may be eligible to receive Social Security benefits.	(1)	(2)	(3)
I. When a person obtains a new job, he or she should immediately provide the employer with his or her Social Security number.	(1)	(2)	(3)

The United States government has often purchased wheat, corn, and other grains and placed them in storage. How does a large store of grains generally affect the prices that consumers pay?

(1) It has no effect on prices.

(2) It causes lower prices for consumers.

(3) It causes higher prices for consumers.

(4) There is no way to tell what will happen.

(5) I don't know.

3.4

Do you believe that government regulations are necessary to make the economy function effectively?

(1) Yes

(2) No

(3) I don't know.

3.4

Which of the following statements about federal benefits are correct and which are incorrect?

		Correct	Incorrect	I don't know.
A.	Social Security can provide benefits to persons under age 35.	(1)	(2)	(3)
B.	Food stamps are provided free of cost to all persons who qualify for such stamps.	(1)	(2)	(3)
C.	All families who receive welfare benefits are provided with sufficient income to bring them above the official poverty level.	(1)	(2)	(3)
D.	The federal government guarantees an income for all orphans.	(1)	(2)	(3)
E.	The federal government guarantees a job to everyone who wants to work.	(1)	(2)	(3)
F.	The federal government guarantees a college education for everyone with sufficient ability.	(1)	(2)	(3)
G.	The federal government provides health care for men and women over age 65.	(1)	(2)	(3)

A local ice cream store owner, who sells a variety of ice cream products, decides to sell sundaes for 40 cents. Every sundae now costs the store owner 50 cents to make. Is each of the following statements accurate or inaccurate?

		Accurate	Inaccurate	I don't know.
A.	The store owner is currently making a profit on each sundae sold.	(1)	(2)	(3)
B.	The store owner needs to closely examine the cost of producing sundaes.	(1)	(2)	(3)
C.	The store owner may be attracting enough additional customers for other profitable products to justify the price of sundaes.	(1)	(2)	(3)
D.	The store owner may be breaking the law by selling sundaes below cost.	(1)	(2)	(3)

Which one of the following pairs of budget items accounts for the largest expenditure for most American families?

(1) Recreation and food

(2) Housing and clothing

(3) Food and housing

(4) Housing and transportation

(5) Transportation and taxes

(6) I don't know.

Americans receive the largest amount of their income from which one of the following?

(1) Interest they earn on their savings accounts

(2) Dividends they receive on the shares of stock they own

(3) Social Security payments from the government

(4) Wages and salaries they receive for working

(5) Welfare payments received from the government

(6) I don't know.

Which one of the following best describes the value of the United States dollar?

(1) The level of prices on the stock market

(2) The amount of currency and coins in circulation

(3) The amount of goods and services the dollar will purchase

(4) The amount of gold supporting the dollar

(5) I don't know.

3.6

Here are some statements about why people with low incomes usually have special problems as consumers. Is each statement correct or incorrect?

		Correct	Incorrect	I don't know.
A.	They often have to spend a large percentage of their income on transportation.	(1)	(2)	(3)
B.	They often have little money saved for use in emergencies.	(1)	(2)	(3)
C.	They often have less choice among stores where it is convenient for them to shop than higher income people.	(1)	(2)	(3)
D.	They often have great difficulty borrowing money at low interest rates.	(1)	(2)	(3)
E.	They often pay higher prices for lower quality goods and services.	(1)	(2)	(3)

If the consumer price index (CPI) is reported as 140, this means which one of the following?

(1) Prices for consumer goods and services went up 140%.

(2) The average consumer is spending $140 per week for purchases.

(3) Prices for consumer goods and services were 40% higher than wages when the index was 100.

(4) An assortment of goods and services that cost consumers $100 when the index was 100 now costs $140.

(5) I don't know.

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In the past few years there has been a steady rise in the prices of most things we buy. What usually happens when the general level of prices increases?

		Will usually happen	Will usually not happen	I don't know.
A.	Federal income tax revenues will increase at a faster rate than prices.	(1)	(2)	(3)
B.	The purchasing power of the dollar will decline.	(1)	(2)	(3)
C.	Most people will stop buying on credit.	(1)	(2)	(3)
D.	Some people's wages will go up because their contracts call for cost-of-living increases.	(1)	(2)	(3)

3.7

120204 919 3

In our economy, which of the following factors is usually the strongest force for keeping the selling price of goods low?

(1) Government regulations setting a price ceiling

(2) Many firms competing in the production of the goods

(3) Wage contracts of strong labor unions

(4) Government regulations against foreign imports of goods

(5) I don't know.

3.7

As gasoline becomes scarce, bicycles become more popular. As a result, there is a sudden increase in the number of bicycles being bought without the same increase in production of bicycles. What would you expect to happen to the price of bicycles?

(1) The price would go down because so many more bicycles were being sold.

(2) The price would stay constant because the manufacturers' costs were constant.

(3) The price would stay constant because production eventually would keep up with the increased demand.

(4) The price would go up because demand increased and supply did not.

(5) The price would go up because the manufacturers had increased hourly costs.

(6) I don't know.

3.8

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Which one of the following would probably happen to the price of orange juice when a frost reduces the orange crop, assuming that the demand for orange juice remains constant?

(1) As the supply of oranges goes down, the price of orange juice goes up.

(2) As the supply of oranges goes down, the price of orange juice goes down.

(3) The supply of oranges does not affect the price of orange juice.

(4) I don't know.

In a certain town, there are only two stores selling bicycles. A third bicycle store opens and has a grand opening sale, charging lower prices. There is no change in people's demand for bicycles. What is likely to happen in the town?

(1) Increased competition will lower prices for bicycles in the town.

(2) All three stores will earn equal profits.

(3) Fewer bicycles will be sold.

(4) Bicycle prices probably will not change.

(5) I don't know.

American farmers produce millions of bushels of wheat each year. Most of it is used by American consumers. Suppose the government decided to buy most of the wheat produced in a year and sell it to foreign countries. What do you think would probably happen to the price of bread in the United States?

(1) Bread prices would go up.

(2) Bread prices would remain about the same.

(3) Bread prices would go down.

(4) I don't know.

3.8

Which one of the following is the largest single deduction taken from the average pay check?

(1) Federal tax

(2) State tax

(3) Social Security (FICA)

(4) Sales tax

(5) I don't know.

3.9

Which of the following are mainly supported by taxes and which are not?

		Mainly supported by taxes	Not mainly supported by taxes	I don't know.
A.	National parks	(1)	(2)	(3)
B.	Grocery stores	(1)	(2)	(3)
C.	City libraries	(1)	(2)	(3)
D.	Public schools	(1)	(2)	(3)
E.	Movie theaters	(1)	(2)	(3)
F.	Major league baseball teams	(1)	(2)	(3)
G.	Highways	(1)	(2)	(3)
H.	American Red Cross	(1)	(2)	(3)
I.	State universities	(1)	(2)	(3)
J.	Police departments	(1)	(2)	(3)
K.	Better Business Bureaus	(1)	(2)	(3)

Of the taxes the federal government collects, which tax provides the most revenue?

(1) Personal income tax

(2) Corporation income tax

(3) Property tax

(4) Fuel or gasoline tax

(5) Sales tax

(6) I don't know.

3.9

On the first day of the new year, Sue decides that she is going to save all financial records that will be needed for income tax purposes. There is no state or local sales tax in her state. Which one of the following items should she keep for tax purposes?

(1) Receipt for her car safety equipment required by the federal government

(2) Sales tag from her winter coat

(3) Cancelled check from a purchase at a local supermarket

(4) Cancelled check for her donation to a charity

(5) I don't know.

3.9

How much do you agree or disagree with each of the following statements?

A. Today, energy problems in the United States hardly ever affect me.

Strongly Agree (1)	Agree Moderately (2)	Disagree Moderately (3)	Strongly Disagree (4)

B. The energy problems in the United States are past.

Strongly Agree (1)	Agree Moderately (2)	Disagree Moderately (3)	Strongly Disagree (4)

C. The United States is the only country in the world with energy problems.

Strongly Agree (1)	Agree Moderately (2)	Disagree Moderately (3)	Strongly Disagree (4)

D. The people in my region have no energy problems.

Strongly Agree (1)	Agree Moderately (2)	Disagree Moderately (3)	Strongly Disagree (4)

E. Energy problems in the United States will all be solved in ten years.

Strongly Agree (1)	Agree Moderately (2)	Disagree Moderately (3)	Strongly Disagree (4)

F. There will not be any gasoline shortages in the United States again.

Strongly Agree (1)	Agree Moderately (2)	Disagree Moderately (3)	Strongly Disagree (4)

4.1

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How much do you agree or disagree with each of the following statements?

A. Most people will not save energy even if they understand why saving energy is necessary.

Strongly Agree (1)	Agree Moderately (2)	Disagree Moderately (3)	Strongly Disagree (4)

B. The average citizen cannot have any influence on what the government does about energy problems.

Strongly Agree (1)	Agree Moderately (2)	Disagree Moderately (3)	Strongly Disagree (4)

C. The average citizen cannot have any influence on what manufacturing companies do about energy problems.

Strongly Agree (1)	Agree Moderately (2)	Disagree Moderately (3)	Strongly Disagree (4)

D. The average citizen cannot have any influence on what oil companies do about energy problems.

Strongly Agree (1)	Agree Moderately (2)	Disagree Moderately (3)	Strongly Disagree (4)

4.1

How much do you agree or disagree with each of the following statements?

A.	The government should offer tax incentives to people who make their homes energy efficient (by weather stripping, adding insulation, etc.).			
	Strongly Agree (1)	Agree Moderately (2)	Disagree Moderately (3)	Strongly Disagree (4)
B.	The government should offer tax incentives to encourage people to provide energy efficient heating and cooling for their homes.			
	Strongly Agree (1)	Agree Moderately (2)	Disagree Moderately (3)	Strongly Disagree (4)
C.	To save gasoline, the government should tax new cars that do not get good gas mileage.			
	Strongly Agree (1)	Agree Moderately (2)	Disagree Moderately (3)	Strongly Disagree (4)
D.	Topics like basic energy knowledge, energy problems, the future of energy, etc. should definitely be an important part of every school's curriculum.			
	Strongly Agree (1)	Agree Moderately (2)	Disagree Moderately (3)	Strongly Disagree (4)

4.1

On this and the next page are some possible causes of the "energy problem." For each possible cause, indicate how much you think it is a part of the "energy problem." Choose only one answer for each part.

		Large part of problem	Some part of problem	Little part of problem	No part of problem
A.	Present physical shortages of energy resources	(1)	(2)	(3)	(4)
B.	Predicted future shortages of energy resources	(1)	(2)	(3)	(4)
C.	Energy producers' desires for large profits	(1)	(2)	(3)	(4)
D.	Agreements among energy producers about amounts to produce and prices to charge	(1)	(2)	(3)	(4)
E.	Restraints on energy producers and transporters for environmental reasons	(1)	(2)	(3)	(4)

		Large part of problem	Some part of problem	Little part of problem	No part of problem
F.	Government regulation of energy producers	(1)	(2)	(3)	(4)
G.	Wasteful energy use by industry	(1)	(2)	(3)	(4)
H.	Wasteful energy use by consumers	(1)	(2)	(3)	(4)
I.	The higher and higher costs to energy producers to find new energy reserves	(1)	(2)	(3)	(4)

C 150005 919 3

A. If you commuted alone to work 50 miles every day and wanted to save gasoline, which one of the following ways would save the most gasoline?

(1) Carpooling to and from work with one other person

(2) Buying a car that gets 20 miles per gallon rather than one that gets 15 miles per gallon

(3) Driving 55 miles per hour rather than 65 miles per hour

(4) I don't know.

B. At about what speed does the average automobile get the most miles per gallon of gasoline?

(1) 15 miles per hour

(2) 40 miles per hour

(3) 55 miles per hour

(4) 75 miles per hour

(5) I don't know.

When you have to travel one-half mile or less (to go to the store, the post office, etc.) how do you usually go? Choose only <u>one answer</u>.

(1) Drive or ride in a car

(2) Walk

(3) Ride a bike

(4) Ride on a bus

(5) Take a taxi

(6) Other

Which one of the following conservation measures in the United States would save the most energy?

(1) Eliminating all air conditioning

(2) Doubling the average gas mileage of cars

(3) Reducing lighting by one-half in residential and commercial buildings

(4) Converting all electric home heating systems to natural gas

(5) I don't know.

Which one of the following activities in the United States would save the most energy?

(1) More recycling of metals from wrecked cars

(2) More use of urban refuse for fuel

(3) More use of heat that is now lost during electrical generation

(4) Reduced use of natural gas as the energy source

(5) I don't know.

To go back and forth from her home to her job (a round trip of 20 miles each day), Donna has a choice of several means of transportation. She can go alone in her own car, take a bus, ride a bicycle, or ride in a car pool with other workers. Which one of the following means of transportation will cost Donna the most money?

(1) Driving her own car

(2) Riding a bus

(3) Riding a bicycle

(4) Riding in a car pool

(5) I don't know.

Which one of the following does not use a fossil fuel as a raw material?

(1) Glass

(2) Plastic

(3) Nylon

(4) Ammonia fertilizer

(5) Asphalt

(6) I don't know.

4.3

Which one of the following now uses the largest share of the United States' energy supply?

(1) Homes

(2) Transportation

(3) Commercial buildings (offices, schools, stores, etc.)

(4) Industry

(5) I don't know.

4.3

In the United States, about what percentage of all the energy consumed each year is consumed in the home (for heating, cooling, lighting, appliances, etc.)?

(1) 1%

(2) 5%

(3) 20%

(4) 55%

(5) 90%

(6) I don't know.

4.3

A. Which one of the following electrical appliances consumes the greatest amount of energy in fifteen minutes of continuous operation?

(1) Color television

(2) Vacuum cleaner

(3) Dishwasher

(4) Electric clothes dryer

(5) Washing machine

(6) I don't know.

B. Which one of the following consumes the most energy in the average American home in a year?

(1) Refrigerating food

(2) Heating water

(3) Cooking food

(4) Drying clothing

(5) Lighting the home

(6) I don't know.

Which one of the following has the greatest effect on the amount of gasoline a car uses?

(1) The weight of the car

(2) The amount of air pressure in the tires

(3) The kind of gasoline you use

(4) How clean the oil filter is

(5) How clean the spark plugs are

(6) I don't know.

In the United States, about what percentage of all the energy consumed each year is consumed by industry?

(1) 1%

(2) 5%

(3) 20%

(4) 40%

(5) 90%

(6) I don't know.

4.3

In the United States, most electricity is produced in power plants owned by

(1) the major oil companies.

(2) the federal government.

(3) utility corporations.

(4) cities and towns.

(5) I don't know.

From which one of the following primary energy sources is the largest portion of our electrical energy produced?

(1) Falling water

(2) Nuclear energy

(3) Coal

(4) Oil

(5) Natural gas

(6) I don't know.

4.5

Some people think that the solution to coal, gas and oil shortages is to switch over to electricity. In other words, if we run out of gas and oil we can just switch over to electric cars. What is wrong with this idea?

(1) Most electricity is produced from coal, gas and oil.

(2) If we switch over to electricity many people will lose their jobs.

(3) It has been proven that it is impossible to build electric cars in great quantities.

(4) Electricity is far too expensive.

(5) There is nothing wrong with this idea.

(6) I don't know.

4.5

Fran has decided to put some money into a savings account. Which one of the following plans would probably earn the greatest return for Fran's savings?

(1) A savings plan that offers a free gift with each new account

(2) A savings plan where all money deposited earns interest from the day of deposit to the day of withdrawal

(3) A savings plan where her savings are insured by the F.D.I.C. (Federal Deposit Insurance Corporation)

(4) A savings plan where the interest on her savings is compounded semi-annually

(5) I don't know.

5.1

If a person wanted to deposit $1,000 in a bank and intended to keep the money in the bank for a year, which one of the following actions would probably result in the largest return on the $1,000?

(1) Deposit the $1,000 in a checking account.

(2) Deposit the $1,000 in a regular savings account.

(3) Deposit the $1,000 in a safe deposit box.

(4) Purchase a one year $1,000 certificate of deposit.

(5) Purchase a $1,000 "Series E" government savings bond.

(6) I don't know.

5.1

Jan, who is starting her senior year in high school, plans to attend college next year. She needs $300 to help with the extra expenses that will occur during the first semester of college. She intends to work after school during her senior year in high school. Which one of the following actions would be most practical for getting the $300?

(1) Deposit a part of her weekly pay in a regular savings account.

(2) Deposit a part of her weekly pay in a checking account.

(3) Borrow $300 from a savings and loan association.

(4) Place a part of her weekly pay in a safe deposit box in a bank.

(5) Use a part of her pay to buy a "Series E" government savings bond.

(6) I don't know.

5.1

Which of the following statements about checking accounts are accurate and which are inaccurate?

		Accurate	Inaccurate	I don't know.
A.	A checking account provides a convenient, safe way of paying bills.	(1)	(2)	(3)
B.	A charge may be deducted by the bank from a checking account to pay for service.	(1)	(2)	(3)
C.	Cancelled checks can be used as receipts for bills paid.	(1)	(2)	(3)
D.	Overdrawing a checking account can cost a person money.	(1)	(2)	(3)
F.	It is important to write "For Deposit Only" above the signature on the back of a check sent by mail to a bank.	(1)	(2)	(3)
G.	When an account is opened with an out-of-town check, you can usually make immediate withdrawals from that account.	(1)	(2)	(3)

5.1

Which of the following statements about savings accounts are accurate and which are inaccurate?

		Accurate	Inaccurate	I don't know.
A.	A savings account pays interest at regular intervals on money deposited.	(1)	(2)	(3)
B.	The interest rates on savings accounts are the same at every bank or savings and loan association.	(1)	(2)	(3)
C.	The formula for computing the interest that a savings account earns is the same in all banks.	(1)	(2)	(3)
D.	Almost all commercial bank savings accounts are insured for up to $40,000 by the federal government.	(1)	(2)	(3)

5.1

C-130703-919-3

Mike lives with his aunt and uncle on their farm. He works on Saturdays at a bakery in a nearby town. He earns $25 take home pay each week. Mike needs to save $300 within the next six months (26 weeks). He also considers it very important to help his aunt and uncle with their food expenses. Look at the four weekly budgets on this page, then answer the question on the next page.

WEEKLY BUDGET A

Ride to work	$ 1.50
School (paper, pens, etc.)	2.00
Entertainment	3.00
To aunt and uncle for food	15.00
Savings	3.50
	$25.00

WEEKLY BUDGET B

Ride to work	$ 1.50
School (paper, pens, etc.)	1.00
Entertainment	7.50
To aunt and uncle for food	5.00
Savings	10.00
	$25.00

WEEKLY BUDGET C

Ride to work	$ 1.50
School (paper, pens, etc.)	.75
Entertainment	4.00
To aunt and uncle for food	7.00
Savings	11.75
	$25.00

WEEKLY BUDGET D

Ride to work	$ 1.50
School (paper, pens, etc.)	.75
Entertainment	5.00
To aunt and uncle for food	2.00
Savings	15.75
	$25.00

5.2

Which budget would be best for helping Mike save enough money to buy a car and also help his aunt and uncle as much as possible with their food expenses?

(1) Weekly Budget A

(2) Weekly Budget B

(3) Weekly Budget C

(4) Weekly Budget D

(5) I don't know.

5.2

Lilly and her sister want to redecorate their room. They decide it has the following problems:

The room seems cold because it has gray walls and no carpeting.

Their bedspreads are faded.

The curtains are torn.

The lamp in the room sputters and blinks.

The girls have found the following costs of items they could use to redecorate their room.

Wall to wall carpeting	$39.99
Small throw rug	8.95
Set of matching curtains and bedspreads	27.10
Bamboo shades to replace curtains	7.98
Dye to change color of bedspreads	1.09
Paint to cover walls	14.98
New lamp for room	15.00
Repair of old lamp	7.00

Lilly and her sister can only spend $40 on their room, but they want to take care of as many problems as they can. Which of the items on this page should they buy to take care of as many problems as they can for $40?

	Yes	No	I don't know.
A. Wall to wall carpeting	(1)	(2)	(3)
B. Small throw rug	(1)	(2)	(3)
C. Set of matching curtains and bedspreads	(1)	(2)	(3)
D. Bamboo shades	(1)	(2)	(3)
E. Dye	(1)	(2)	(3)
F. Paint	(1)	(2)	(3)
G. New lamp	(1)	(2)	(3)
H. Repair lamp	(1)	(2)	(3)

5.2

Pattern	$1.00
Thread, zipper	$2.00
Fabric (2½ yds of polyester knit at $3.98 per yard)	$9.95

Isabelle bought the above things to sew a dress. She could have bought a similar dress for $32. How much money will Isabelle save by sewing the dress herself? (Do not consider the value of her time.)

(1) $11.98

(2) $12.95

(3) $16.05

(4) $19.05

(5) I don't know.

I 101001 818-3

Which of the following statements about using credit or borrowing money are true and which are false?

	True	False	I don't know.
A. The amount of the down payment on an item affects the dollar amount of interest paid.	(1)	(2)	(3)
B. When you borrow money, you usually can choose between paying interest or offering a possession as collateral instead of paying interest.	(1)	(2)	(3)
C. Using a revolving charge account means that you must pay a service charge or interest on all items charged on the account.	(1)	(2)	(3)
D. Using credit to purchase an item means that you may not own that item until you have completely paid for it.	(1)	(2)	(3)

Which one of the following usually charges the highest rate of interest on a loan?

(1) Insurance company

(2) Local bank

(3) Personal finance company

(4) Credit union

(5) Savings and loan association

(6) I don't know.

5.4

John wants to buy a color TV. He can save money to buy the TV with cash or he can buy the TV on credit. He decides to buy the TV on credit. Which of the following statements are accurate and which are inaccurate?

		Accurate	Inaccurate	I don't know.
A.	He can have the TV sooner if he buys on credit.	(1)	(2)	(3)
C.	He will get a better warranty if he uses credit.	(1)	(2)	(3)
D.	His spendable income will be affected if he uses credit.	(1)	(2)	(3)
E.	His fixed expenses will increase.	(1)	(2)	(3)
F.	He may lose the opportunity to buy other items on credit if he is already making many credit payments each month.	(1)	(2)	(3)

5.4

On this and the next page, four types of automobile coverage are listed in the columns on the right. Read each of the statements on the left and decide what type of coverage it describes.

	Comprehensive Coverage	Collision	Liability	No Fault	I don't know.
A. Protects the insured against claims by others resulting from bodily injury or death if the injured person is at fault.	(1)	(2)	(3)	(4)	(5)
B. Eliminates the problem of long waits while courts determine guilt of who was in the wrong.	(1)	(2)	(3)	(4)	(5)
C. Protects the insured against loss by theft.	(1)	(2)	(3)	(4)	(5)
D. Covers repair of own car if damaged as a result of an accident (unless accident was caused by another car).	(1)	(2)	(3)	(4)	(5)

5.5

	Comprehensive Coverage	Collision	Liability	No Fault	I don't know.
E. Protects policyholder against claims resulting from damage caused by his car to other cars	(1)	(2)	(3)	(4)	(5)
F. Usually carries a deductible clause.	(1)	(2)	(3)	(4)	(5)
G. Covers clients' claims for actual losses, regardless of who caused the accident.	(1)	(2)	(3)	(4)	(5)
H. Protects the insured against loss by vandalism.	(1)	(2)	(3)	(4)	(5)

The statements below are true of either term or whole life insurance. What type of life insurance is described in each part?

	Term	Whole life	I don't know.
A. The premiums cost more for each $1,000 of coverage.	(1)	(2)	(3)
B. It has a built-in savings feature.	(1)	(2)	(3)
C. The premiums increase when the policy is renewed at regular intervals.	(1)	(2)	(3)
D. It allows persons to buy more coverage with a limited income.	(1)	(2)	(3)
E. The insured person may borrow on the policy.	(1)	(2)	(3)

John is 20 years old, single, and has no health insurance. He has just been hired by a company and has the chance to get group health insurance. Which of the following statements are true and which are false?

	True	False	I don't know.
A. He should save his money and sign up when he is older.	(1)	(2)	(3)
B. He should know exactly what the insurance policy covers.	(1)	(2)	(3)
C. He should wait until the company gets a cheaper plan that wouldn't cost him so much money.	(1)	(2)	(3)
D. He should check to see if dental and eye care are included on policy benefits.	(1)	(2)	(3)
E. He should not bother with health insurance because he is single.	(1)	(2)	(3)
F. He should compare the insurance plan offered by his employer with other insurance plans.	(1)	(2)	(3)

5.5

1 202002 818 14

Which of the following statements about health insurance are accurate and which are inaccurate?

		Accurate	Inaccurate	I don't know.
A.	For full protection a health insurance policy should contain a provision for major medical coverage.	(1)	(2)	(3)
B.	A person is adequately protected if he or she has a policy which pays for 50% of the total cost of any illness or accident requiring medical treatment.	(1)	(2)	(3)
C.	Many health insurance policies require a waiting period before benefits are paid.	(1)	(2)	(3)
D.	Health insurance policies are always automatically renewable from year to year.	(1)	(2)	(3)
E.	Group health insurance plans are usually more expensive than individual health insurance plans.	(1)	(2)	(3)

Automobile collision insurance pays for damage to which one of the following?

(1) Damage to only the insured's car in the event of an accident

(2) Damage to the insured's car and that of the other person involved in an accident

(3) Damage to only the car belonging to the other person involved in the accident

(4) Damage to the other person's car and any medical expenses of the other person involved in the accident

(5) I don't know.

5.5

Which of the following statements about no-fault insurance are correct and which are incorrect?

		Correct	Incorrect	I don't know.
A.	No-fault insurance means that there is no way of fixing the blame of an accident.	(1)	(2)	(3)
B.	No-fault insurance means that the injured gets paid by the insurance company regardless of who was at fault.	(1)	(2)	(3)
D.	No-fault insurance means that the injured has to pay his/her own legal and medical expenses.	(1)	(2)	(3)
E.	No-fault means that you cannot sue if the claim is very large.	(1)	(2)	(3)

A deductible clause in an insurance policy is a provision which states which one of the following?

(1) The part of covered expenses that the insured person must pay up to some limit, beyond which the insurance company pays

(2) The part of the premium that can be claimed as a tax deduction

(3) The amount the insured can deduct from his premium if no claims are made in a given year

(4) The part of covered expenses that will be paid by the insurance company

(5) I don't know.

5.5

If you invest $1,000 in the purchase of common stock this year, how much is the stock likely to be worth five years from now?

(1) More than $1,000

(2) Less than $1,000

(3) About the same as now

(4) No way of telling

(5) I don't know.

A man decides to take his money out of a savings account and buy common stock. He is

(1) almost certain to make more money.

(2) accepting the risks in the hope of greater profits.

(3) probably going to lose money at first, but make more in the long run.

(4) probably going to make more money with less risk involved.

(5) I don't know.

5.6

George wants to complete his federal income tax forms correctly. Can he get help completing his tax forms from each of the following sources?

	Yes	No	I don't know.
A. A private income tax expert	(1)	(2)	(3)
B. A Social Security office	(1)	(2)	(3)
C. An Internal Revenue Service office	(1)	(2)	(3)
D. A federal income tax instruction booklet	(1)	(2)	(3)

5.7

1100001-818.3

Free help for individuals who have difficulty completing their income tax returns is provided by which one of the following agencies?

(1) Internal Revenue Service

(2) Department of Justice

(3) Social Security Office

(4) Private tax preparation firm

(5) None of the above

(6) I don't know.

5.7

Mr. Green is married, but he and his wife are filing separate income tax returns. Mr. Green's taxable income, which he entered on Line 50 of Form 1040, is $4,100. According to the table below, what is the amount he should enter on Line 19 of Form 1040?

(1) $620

(2) $639

(3) $690

(4) $712

(5) None of the above

(6) I don't know.

SCHEDULE Y—Married Taxpayers and Certain Widows and Widowers

If you are a married person living apart from your spouse, see page 4 of the instructions in this package to see if you can be considered to be "unmarried" for purposes of using Schedule X or Z.

Married Taxpayers Filing Joint Returns and Certain Widows and Widowers (See page 4)				Married Taxpayers Filing Separate Returns			
If the amount on Form 1040, line 50, is:		Enter on Form 1040, line 19:		If the amount on Form 1040, line 50, is:		Enter on Form 1040, line 19:	
Not over $1,000		14% of the amount on line 50.		Not over $500		14% of the amount on line 50.	
Over—	But not over—		of excess over—	Over—	But not over—		of excess over—
$1,000	$2,000	$140+15%	$1,000	$500	$1,000	$70+15%	$500
$2,000	$3,000	$290+16%	$2,000	$1,000	$1,500	$145+16%	$1,000
$3,000	$4,000	$450+17%	$3,000	$1,500	$2,000	$225+17%	$1,500
$4,000	$8,000	$620+19%	$4,000	$2,000	$4,000	$310+19%	$2,000
$8,000	$12,000	$1,380+22%	$8,000	$4,000	$6,000	$690+22%	$4,000
$12,000	$16,000	$2,260+25%	$12,000	$6,000	$8,000	$1,130+25%	$6,000
$16,000	$20,000	$3,260+28%	$16,000	$8,000	$10,000	$1,630+28%	$8,000
$20,000	$24,000	$4,380+32%	$20,000	$10,000	$12,000	$2,190+32%	$10,000
$24,000	$28,000	$5,660+36%	$24,000	$12,000	$14,000	$2,830+36%	$12,000
$28,000	$32,000	$7,100+39%	$28,000	$14,000	$16,000	$3,550+39%	$14,000
$32,000	$36,000	$8,660+42%	$32,000	$16,000	$18,000	$4,330+42%	$16,000
$36,000	$40,000	$10,340+45%	$36,000	$18,000	$20,000	$5,170+45%	$18,000
$40,000	$44,000	$12,140+48%	$40,000	$20,000	$22,000	$6,070+48%	$20,000
$44,000	$52,000	$14,060+50%	$44,000	$22,000	$26,000	$7,030+50%	$22,000
$52,000	$64,000	$18,060+53%	$52,000	$26,000	$32,000	$9,030+53%	$26,000

5.7

To make a cake, you need $2\frac{1}{4}$ cups of sugar for the frosting and $1\frac{1}{2}$ cups of sugar for the cake. How many cups of sugar are needed for the cake and frosting together?

- ⬭ $3\frac{2}{6}$ cups
- ⬭ $3\frac{2}{4}$ cups
- ⬭ $3\frac{3}{4}$ cups
- ⬭ $3\frac{2}{2}$ cups
- ⬭ I don't know.

6.0

5 A31311 919 2 3

MENU

HAMBURGER	.85	MILK	.20
HOT DOG	.70	SOFT DRINK	.15
GRILLED CHEESE SANDWICH	.55	MILK SHAKE	.45
FRENCH FRIES	.40	ICE CREAM	.40

Sue had a hot dog, french fries, and milk. How much did she spend?

- ⬭ $1.20
- ⬭ $1.30
- ⬭ $1.40
- ⬭ $1.50

- ⬭ I don't know.

6.0

REGULAR PRICE $48.00

SALE PRICE $36.00

What is the percent of discount?

- ⬭ 12%
- ⬭ 20%
- ⬭ 25%
- ⬭ $33\frac{1}{3}\%$
- ⬭ 75%
- ⬭ I don't know.

6.0

5 A17211 919 2 3

Sarah paid $1.20 for 6 bottles of cola including the bottle deposit. If the deposit on each bottle is 5 cents what is the cost of each bottle of cola?

ANSWER _____

6.0

5-A60942-919-1.2.3

Scoring Guide

A60942-1,2,3 -- Age 17

Sarah paid $1.20 for 6 bottles of Cola including a 5¢ per bottle deposit. How much was the cost of each bottle of cola?

11 = 15¢, 15, .15

12 = 15 or .15 with wrong units ($15, .15¢)

20 = Other

21 = 20, .20

22 = 25, .25
$1.50, 1.50, 150

23 = 30, 30¢, .30

24 = 90, 90¢, .90

ignore labels

25 = 12.2 and 131 or other decimal placements

26 = 6.2 and 125 or other decimal placements

39 = I don't know

Jerry bought an old Ford for $900.00. He paid $200.00 down and borrowed the rest. The total finance charge was 10% of the loan. He paid off the loan and finance charge in 10 equal installments. How much was each installment?

ANSWER _____

6.0

5-A92944-919-3

Scoring Guide

A92944-3 -- Age 17

Jerry bought an old Ford for $900. He paid $200 down and borrowed the rest. The total finance charge was 10% of the loan. He paid off the loan and finance charge in 10 equal installments. How much was each installment?

11 = $77, 77

20 = Other

21 = 700, $700.00 etc. or attempted 900-200

22 = 70, $70.00 etc. or attempted (900-200) ÷ 10 or 700 x .1

23 = Any decimal of 7 except categories 21 and 22

24 = Any d-cimal of 7.7 except category 11

25 = $147 or any decimal placement of 147 or attempted (770 + 700) ÷ 10

26 = Any decimal of 1100, 1120, 1110.10 or attempted 900 + 200; 900 + 200 + 10 + 10; 900 + 200 + 10 + .10

27 = Any decimal of 710, or 710.10 or 720 or attempted (900-200) + 10; (900 - 200) + 10 + .10; (900 - 200) + 10 + 10

39 = I don't know

A. What percent of the labor force was unemployed in July, 1974?

- ⬭ 4.9
- ⬭ 5.5
- ⬭ 7.5
- ⬭ 8.6

- ⬭ I don't know.

6.0

5-A93541 919-3

B. What was the change in percent unemployed from July, 1974 to July, 1976?

- ⬭ 0.0
- ⬭ 2.0
- ⬭ 3.1
- ⬭ 5.5
- ⬭ 7.5

- ⬭ I don't know.

C. If the labor force totaled 98 million in July, 1974, approximately how many employable Americans were out of work that month?

- ⬭ 4.80 million
- ⬭ 5.39 million
- ⬭ 7.35 million
- ⬭ 8.43 million

- ⬭ I don't know.

6.0

What would be the total cost of the Tune-Up Special?

ANSWER _____

6.0

AS1944-919-2.3

Scoring Guide

A93944-2,3 -- Age 17

What would be the cost of the Tune-up Special?

11 = $63.75

20 = Other

21 = $75

22 = $11.25

23 = $86.25

24 = 60, 90, or attempt to add or subtract 75 and 15

25 = 57.50, 47.50, or attempt to add 15 to either 42.50 or 32.50

26 = 6375 or other decimal placement other than category 11

39 = I don't know

Ms. Baker has between $8,000 and $8,500 in her savings account. She wants to buy a new car that costs between $5,300 and $5,400. After she buys the car, how much money will Ms. Baker have in her savings account?

- ⬭ $2,700
- ⬭ $3,100
- ⬭ Between $2,700 and $3,100
- ⬭ Between $2,600 and $3,200

- ⬭ I don't know.

6.0

A supermarket charges $5.10 for a six-pound package of meat for a meatloaf. The package contains ground beef and ground pork. If ground beef sells for 80 cents a pound and ground pork sells for 95 cents a pound, how many pounds of ground beef are in the package?

ANSWER _____

6.0

Scoring Guide

B25242-3 -- Age 17

A supermarket charges $5.10 for 6 pounds of meat loaf mix. The mix contains ground pork and ground beef. The ground beef sells for 80¢ a pound and ground pork for 95¢ a pound; how many pounds of ground beef are in the package?

11 = 4 with no correct equation, or
4 lb. beef and 2 lb. pork (pair of equations)

12 = 4
4 lb. beef and 2 lb. pork with a correct equation or pair of equations:

$$\begin{cases} 80x + 95y = 510 \\ x + y = 6 \end{cases} \qquad 80x + 95(6 - x) = 510$$

or equivalent

20 = Other

21 = 2 and 4 with no labels to indicate which is beef except categories 24 and 25

22 = 2
2 lb. beef with no correct equation(s)

23 = 2
2 lb. beef with the equation(s):

$$\begin{cases} .80y + .95x = 5.10 \\ x + y = 6 \end{cases} \quad \text{or} \quad .95y + .80(6 - y) = 5.10$$

or equivalent

may have incorrect decimals of 80, 95 and 510

24 = Wrote $.80\ x + .95(6 - x) = 5.10$ but had incorrect or no solution

25 = Wrote $x + y = 6$ AND $80x + 95y = 510$ but had incorrect or no solution

26 = Wrote either just $x + y = 6$ OR $80x + 95y = 510$ with no or wrong answer

27 = 3

28 = 6

39 = I don't know

A bill for electricity contains the following information:

Present Reading	Previous Reading	Consumed	Bill
1548 kw-hr	942 kw-hr	606 kw-hr	$9.09

How much is the customer paying per kilowatt hour for electricity?

ANSWER _____

6.0

5-A94644-429-3
5-C30011-3.4

Scoring Guide

C30011-3 -- Age 17

How much is the customer paying per kilowatt hour for electricity?

11 = $.015; 1.5¢; 1½ cents, etc.

12 = .015; 1.5 or 1½ with no or wrong units; .01½; .015¢

20 = Other

21 = Any decimal placements of .666..., .66 or .67 with or without any units, or attempted 9.09 $\overline{)606}$

22 = Any decimal placement 303 with or without any units, or attempted 909 - 606

23 = Any decimal placement of 3

24 = Attempted 606 $\overline{)9.09}$ with wrong or no answer also include decimal placements of 15 other than categories 11 and 12

39 = I don't know

House A has 2,200 square feet of floor space and sells for $22,000. House B has 2,000 square feet of floor space and sells for $25,000. How much MORE does one square foot of floor space in House B cost than the same space in House A?

ANSWER _____

6.0

5-A80844-429-3
5-C30012-3.4

Scoring Guide

C30012-3 -- Age 17

House A has 2,200 square feet of floor space and sells for $22,000. House B has 2,000 square feet of floor space and sells for $25,000. How much MORE does one square foot of floor space in House B cost than the same space in House A?

11 = $2.50, or 2.50

12 = 2.50 with wrong units

13 = Attempted (25000 ÷ 2000) - (22000 ÷ 2200) with no or wrong answer

20 = Other

21 = $12.50; 12.50 or attempted 25,000 ÷ 2000; any decimal placement of 12.50

22 = $3000; 3000; or attempted 25,000 - 22,000

23 = $15; 15; or any decimal placement; or attempted (25,000 - 22,000) ÷ (2200 - 2000)

24 = Any decimal placement of 250 except categories 11, 12 and 13

39 = I don't know

A roast is to be cooked 20 minutes for each pound. If a roast weighing 11 pounds is to be done at 6:00 p.m., what time should it be put in the oven to cook?

ANSWER _____

6.0

Scoring Guide

D92442-3 -- Age 17

A roast is to be cooked 20 minutes for each pound. If a roast weighing 11 pounds is to be done at 6:00 p.m., what time should it be put in the ovel to book?

11 = 2:20 p.m.

12 = 2:20; 2.20; 2-20; etc.

13 = Attempted 6:00 - 3:40 with no or wrong answer

20 = Other

21 = 3 hours 40 minutes, 3:40 etc.

22 = 2:00, 2 p.m., etc.

23 = 2:30, 2:30 p.m., etc.

24 = Between 2:00 and 2:30 but not categories 22 or 23

25 = 4:40, etc.

26 = 4:20, etc.

27 = 220; 2 hrs. 20 min., etc.

39 = I don't know

A. Which is longer?

- ⬭ 2 feet
- ⬭ 1 yard

- ⬭ I don't know.

B. Which is heavier?

- ⬭ 17 ounces
- ⬭ 1 pound

- ⬭ I don't know.

C. Which holds more water?

- ⬭ 3 pints
- ⬭ 2 quarts

- ⬭ I don't know.

6.0

5-D10811-429-1,2,3
5-E10903-1,2,3,4

D. Which is a longer period of time?

- ⬭ 1 month
- ⬭ 5 weeks

- ⬭ I don't know.

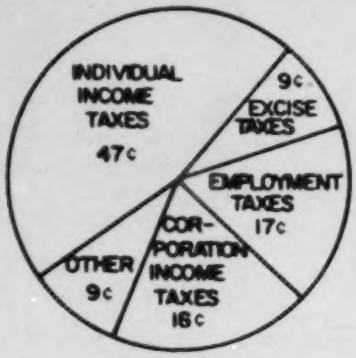
E. Which is worth more?

- ⬭ 2 dimes
- ⬭ 3 nickels

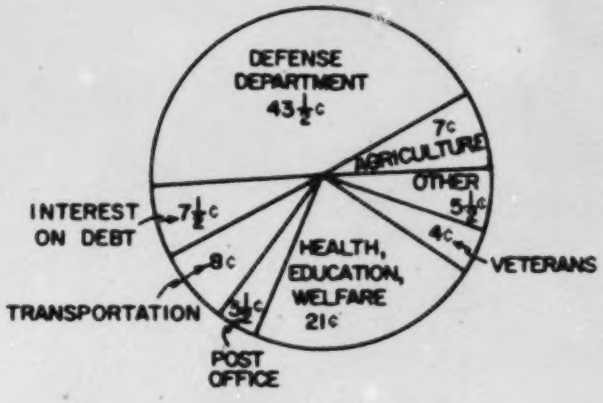
- ⬭ I don't know.

THE FEDERAL GOVERNMENT DOLLAR

WHERE IT COMES FROM



WHERE IT GOES



A. Where does the largest part of the Federal Government Dollar come from?

- ⬭ Excise taxes
- ⬭ Employment taxes
- ⬭ Corporation income taxes
- ⬭ Individual income taxes
- ⬭ Defense Department

- ⬭ I don't know.

6.0

B. What part of the Federal Government Dollar is spent on Agriculture?

- ⬭ 7¢
- ⬭ 21¢
- ⬭ 28 $\frac{1}{2}$ ¢
- ⬭ 43 $\frac{1}{2}$ ¢
- ⬭ 47¢
- ⬭ 93¢

- ⬭ I don't know.

C. If you pay $3000 in taxes, about how much of your tax money will be spent on Agriculture?

- ⬭ $ 210
- ⬭ $1305
- ⬭ $1410
- ⬭ $2100
- ⬭ Not enough information given

- ⬭ I don't know.

How many cubic feet of concrete would be needed to pave an area 30 feet long and 20 feet wide with a layer four inches thick?

ANSWER _____

6.0

5-D93643-429-3
5-K53003-3.4

Scoring Guide

K53003-3 -- Age 17

How many cubic feet of concrete would be needed to pave an area 30 feet long and 20 feet wide with a layer four inches thick?

11 = 200, 200 cubic feet, 200 ft.^{3}

12 = 200 with wrong units

13 = Attempted 30 x 20 x 1/3
(30 x 12 x 20 x 12 x 4) ÷ (12 x 12 x 12)
(360 x 240 x 4) ÷ (12 x 12 x 12)

14 = 345,600 with or without any units or attempted 30 x 12 x 20 x 12 x 4
74.074 cu. yds.

20 = Other

21 = 600 or any other decimal placement or attempted 20 x 30

22 = 2400 or any other decimal placement or attempted 20 x 30 x 4

23 = 150 or any other decimal placement or attempted 20 x 30 x 1/4

24 = 50; 54; 50 1/3; 50 1/4; or attempted to add 20 + 30, 20 + 30 + 4, 20 + 30 + 1/3 or 20 + 30 + 1/4

25 = Other decimal placements of 200

39 = I don't know

You are unhappy with a product you bought and want your money back or credit made to your account. The following four steps can be used to resolve your complaint:

A. Call a third party such as a consumer assistance organization or Better Business Bureau.

B. Ask to speak to the manager in an attempt to settle the dispute by yourself.

C. Collect your receipts or sales slips or cancelled checks as proof of purchase.

D. File papers in small claims court to sue the merchant to return your money or give you a credit on your account.

To be most effective, some steps should be taken before others. What is the best order of steps to take to resolve your complaint?

(1) B, A, C, D

(2) A, B, C, D

(3) C, D, B, A

(4) C, B, A, D

(5) I don't know.

7.1

You recently picked up some clothes from a dry cleaning store. After you left the store, you discovered that an expensive leather coat, that you originally took to the dry cleaner, is missing. You return to the store.

A. The manager is unable to locate the leather coat, and says he doesn't remember that you brought the coat in. Which of the following actions would you take next?

(1) Walk out and never use that dry cleaner again.

(2) Ask the manager to compensate you for the loss of the leather coat.

B. Give two ways that you could legally prove that you took the leather coat to the store to be cleaned. Write your answers in the answer booklet.

C. Assume that the manager has told you that he has no idea what the leather coat was worth. He is only willing to give you a few dollars for the loss. Give two ways that you could provide legal evidence regarding the value of the leather coat. Write your answers in the answer booklet.

D. Despite your evidence regarding the value of the leather coat, the dry cleaner still refuses to give you fair compensation for the loss. Give two alternative actions that would be the most effective ways for you to get fair compensation for the loss of your leather coat. Write your answers in the answer booklet.

E. Would you take the first action you wrote in the answer booklet?

(1) Yes

(2) No

(3) I don't know.

(4) I didn't write any first action.

F. Would you take the second action you wrote in the answer booklet?

(1) Yes

(2) No

(3) I don't know.

(4) I didn't write any second action.

I-601004

PART B: List two ways to legally prove you took the coat to the cleaner.

ACCEPTABLE RESPONSES:

11 = Use a receipt from the cleaner or the cleaner's own records.

The following responses are included in this category:

-- Cleaner's tag.
-- Written receipt for cleaning of coat.
-- Cash register receipt that clearly shows coat cleaning was paid in advance, if that was the case.
-- Cleaner's lists showing what had been cleaned or what had been taken in for cleaning on a given day.
-- Sales slip from the cleaner.

12 = Use a witness, like a clerk who was there or handled the transaction or a friend who was present at the time.

UNACCEPTABLE RESPONSES:

21 = Describe distinguishing features of coat.

22 = Make personal appeal to the dry cleaner.

23 = Transfer burden of proof to parents by asking them to support the claims.

24 = Use threats or violence.

39 = I don't know.

PART C: Present legal evidence about value of coat.

ACCEPTABLE RESPONSES:

11 = Present price tag, sales receipt, cancelled check or billing statement.

12 = Present evidence of current market value from ads or merchant testimony.

13 = Offer witness accounts of purchase price.

14 = Offer insurance or appraisal records.

UNACCEPTABLE RESPONSES:

21 = Describe coat.

22 = Make personal appeal to dry cleaner.

23 = Get parents to assume burden of proof.

24 = Use threats or violence.

39 = I don't know.

PART D: Alternate ways to get compensation.

ACCEPTABLE RESPONSES:

11 = Any acceptable response to parts B or C, if not already mentioned in B or C. If, for example, a cash register receipt was not mentioned in part A, it would be an acceptable response to part D.

12 = Get a lawyer, file suit or threaten with legal action.

13 = Complain to the Better Business Bureau, Consumer Protection Agency or other related agency of the local, state or federal level.

14 = Complain to public-based aid sources like newspaper or television action agencies or to ombudsmen.

UNACCEPTABLE RESPONSES:

21 = Discourage others from using that dry cleaner.

22 = Make personal appeal to dry cleaner.

23 = Use threats or violence.

24 = Get parents to assume burden of proof.

25 = Go to police.

26 = Refuse to pay the bill.

39 = I don't know.

Is each of the following statements correct or incorrect?

		Correct	Incorrect	I don't know.
A.	Product complexity and variety make it difficult for consumers to evaluate quality.	(1)	(2)	(3)
B.	While there is an increasing number of laws to protect consumer interests, consumers are largely unaware of their rights.	(1)	(2)	(3)
C.	Government agencies established to protect consumer rights are often influenced by business interests.	(1)	(2)	(3)

7.1

A. It is sometimes argued that there is no need for consumer education in school, because people will spend money however they want to and ignore what they've learned in school classes. Do you agree with this argument?

(1) Yes

(2) No

(3) I don't know.

B. It is sometimes argued that there is a need for consumer education in school, because people can learn to spend their money more wisely and school classes help them to do so. Do you agree with this argument?

(1) Yes

(2) No

(3) I don't know.

Below are some consumer problems. Indicate whether or not you would complain to the person you think is responsible in the following situations.

		Definitely would complain	Probably would complain	Probably would not complain	Definitely would not complain
A.	Your auto repair bill was $100 over the original estimate.	(1)	(2)	(3)	(4)
B.	Your new dental filling fell out.	(1)	(2)	(3)	(4)
C.	Cottage cheese you bought was spoiled.	(1)	(2)	(3)	(4)
D.	Blue jeans you saw advertised on sale were not available at the store.	(1)	(2)	(3)	(4)
E.	A $50 friendship ring you bought for your friend turned his or her finger green.	(1)	(2)	(3)	(4)
F.	A salesperson refused to sell you a stereo that the store advertised at a very low price. He claimed it was a demonstration model and instead tried to sell you a more expensive stereo.	(1)	(2)	(3)	(4)
G.	Your doctor made you wait 1½ hours past your appointment time.	(1)	(2)	(3)	(4)

7.1

You have received an article in the mail that you did not order. Included with the article is a notice of payment due. Can you legally keep the article without paying for it?

(1) Yes

(2) No

(3) I don't know.

7.2

I-102011 818-3

Indicate whether or not the following cases can be effectively handled in small claims court.

	Can be handled in small claims court	Cannot be handled in small claims court	I don't know.
A. A $50 traffic ticket	(1)	(2)	(3)
B. A $150 watch ruined by a jewelry shop	(1)	(2)	(3)
C. An automobile injury	(1)	(2)	(3)
D. A $74 income tax appeal	(1)	(2)	(3)
E. A $200 landlord-tenant dispute	(1)	(2)	(3)

7.2

I-104001-818-3

A person who lives in New Jersey failed to receive a wristwatch ordered from a mail order company in Texas. What is the best action for this person to take first?

(1) Write a letter of complaint to the mail order company and mail a carbon copy of the complaint to the Federal Trade Commission.

(2) Write to the attorney general in Texas for help.

(3) Write to the post office for help in finding the package.

(4) Wait at least three months and then make a collect call to the mail order company to complain.

(5) I don't know.

7.2

I 104013-818-3

Marvin's landlord has raised the rent again. It's the third time in eight months. Marvin and the rest of the tenants are upset but have not taken any action yet. For each statement below, indicate whether the action would be appropriate for Marvin and the tenants to take.

	Yes	No	I don't know.
A. Refuse to pay any rent, including any back rent they owe.	(1)	(2)	(3)
B. Form a tenant rights group and take their complaints to the landlord.	(1)	(2)	(3)
C. Move out of their apartments.	(1)	(2)	(3)
D. Get information about their rights from a legal aid office.	(1)	(2)	(3)
E. Register a complaint with an appropriate public agency.	(1)	(2)	(3)

7.2

1401006-818-3

The Legal Aid Society is a service for persons who

(1) do not have money to hire a private lawyer.

(2) have only minor legal difficulties.

(3) have only major legal difficulties.

(4) have been falsely arrested.

(5) I don't know.

You need a lawyer, but can't afford to pay one. Which one of the following would be the best action to take?

(1) Call the courthouse and ask about legal fees.

(2) Call the local Legal Aid Society for information.

(3) Call the public library for information.

(4) Pick a lawyer's name from the phone book and call for information.

(5) I don't know.

7.2

Gloria saw a want ad for a job as a florist's delivery driver. She needs the job. She has commercial driving experience and an excellent driving record. She applies for the job, but another person gets it. This person doesn't have any commercial driving experience. What is the most effective action for Gloria to take?

(1) Threaten to sue the manager for fraud.

(2) Inform the appropriate authorities that her rights have been violated.

(3) Threaten to tell the story to a friend who is a newspaper reporter.

(4) Ignore the whole thing. The other person probably should get the job anyway.

(5) I don't know.

How does the "truth in lending law" help consumers?

(1) It requires that finance charges be clearly stated so that consumers know how much interest they are paying on charge accounts.

(2) It requires retail stores to charge smaller amounts of interest on charge accounts.

(3) It saves the consumer money by pooling all charges, including purchases and interest, into one central computer account.

(4) It requires that lenders of money be reported to the Federal Reserve Bank when their interest rates become too high.

(5) I don't know.

Do you legally have a right to know each of the following before a physician or dentist begins an examination or treatment?

		Your right to know	Not your right to know	I don't know.
A.	Fee for office visit	(1)	(2)	(3)
B.	Where and when the doctor got his medical training	(1)	(2)	(3)
C.	The doctor's age	(1)	(2)	(3)
D.	The doctor's medical specialty	(1)	(2)	(3)
E.	Fees for laboratory tests	(1)	(2)	(3)
F.	Reasons for all tests and procedures	(1)	(2)	(3)
G.	Number of X rays planned and reasons for the X rays	(1)	(2)	(3)
H.	Name and reason for any medication prescribed	(1)	(2)	(3)
I.	Number of patients the doctor has in his or her practice	(1)	(2)	(3)

According to state and federal law, certain actions are legal and others are not. Which of the following actions are legal and which are not legal?

		Legal	Not legal	I don't know.
A.	To charge less than a manufacturer's suggested retail price	(1)	(2)	(3)
B.	To advertise an item for $4.99 when the final cost is $5.05 including tax	(1)	(2)	(3)
C.	To advertise a $4,000 car at $90 per month without including credit terms	(1)	(2)	(3)
D.	To advertise an item for a low price, then charge more for it	(1)	(2)	(3)
E.	To keep without obligation unordered merchandise that you received in the mail	(1)	(2)	(3)
F.	For a mail order company to cash your check, then delay sending your purchase for three months without telling you	(1)	(2)	(3)
G.	For the same chain store to charge different prices on identical items in different neighborhoods	(1)	(2)	(3)
H.	For supermarkets to raise prices on the days when welfare checks are issued	(1)	(2)	(3)
I.	For a merchant to refuse to refund cash for an item you return, but insist that you exchange the item or take credit	(1)	(2)	(3)

Marian has a high school diploma, can type well, and take shorthand. She applied for a job where her husband works, but has not been hired. The personnel officer told her that she was not hired because it was against the company's policy to employ both a husband and wife. Which one of the following actions would be best for Marian to take?

(1) Stay at home where she can contribute more to their marriage.

(2) Look for a similar job at another company.

(3) Go to the Equal Employment Opportunity Commission and lodge a complaint.

(4) Go to the Better Business Bureau and lodge a complaint.

(5) I don't know.

Consumers Union is the name of

(1) a group of consumers who band together to get goods more cheaply by buying large quantities.

(2) a private organization that tests consumer products and reports its findings in a magazine.

(3) a labor union consisting of workers who produce consumer goods such as bread and clothing.

(4) a group of consumers who bargain with merchants for lower prices and who use threat of boycott.

(5) I don't know.

Indicate whether the following statements are correct or incorrect about the Better Business Bureaus.

		Correct	Incorrect	I don't know.
A.	Better Business Bureaus are agencies of the federal government.	(1)	(2)	(3)
B.	The primary purpose of Better Business Bureaus is to help businesses.	(1)	(2)	(3)
C.	Better Business Bureaus enforce consumer laws.	(1)	(2)	(3)
D.	Better Business Bureaus have been primarily supported by contributions from business firms.	(1)	(2)	(3)
E.	Better Business Bureaus have the legal power to resolve consumer complaints.	(1)	(2)	(3)
F.	Better Business Bureaus can help prevent consumers from making unwise purchase decisions.	(1)	(2)	(3)

The Jones family decided to move to another state. They sold their home and hired a furniture moving company to transport their goods to their new location. Mr. Jones drove to the new state while Mrs. Jones took an airplane. When the Joneses arrived in their new location, they purchased a new home with a mortgage guaranteed by the federal government.

Federal agencies regulate many of the situations the Joneses were involved in. On this and the next page, indicate which agency has the primary responsibility for regulating each situation. Choose only one answer for each part.

		Interstate Commerce Commission ICC	Federal Trade Commission FTC	Federal Housing Administration FHA	Housing and Urban Development HUD	Environmental Protection Agency EPA	National Highway Traffic Safety Administration NHTSA	I don't know.
A.	Transportation of their goods by the furniture moving company	(1)	(2)	(3)	(4)	(5)	(6)	(7)
B.	Information about the nature and cost of closing and settlement of their housing purchase	(1)	(2)	(3)	(4)	(5)	(6)	(7)

		Interstate Commerce Commission ICC	Federal Trade Commission FTC	Federal Housing Administration FHA	Housing and Urban Development HUD	Environmental Protection Agency EPA	National Highway Traffic Safety Administration NHTSA	I don't know.
C.	Deceptive newspaper advertising about housing	(1)	(2)	(3)	(4)	(5)	(6)	(7)
D.	A federally guaranteed mortgage	(1)	(2)	(3)	(4)	(5)	(6)	(7)
E.	Regulations concerning safety equipment on their car	(1)	(2)	(3)	(4)	(5)	(6)	(7)
F.	Water quality standards in their new community	(1)	(2)	(3)	(4)	(5)	(6)	(7)

Gail wants to buy her mother an electric appliance that will be safe for her mother to use. Does each of the following guarantee that the appliance meets minimum electrical safety standards?

	Does guarantee safety	Does not guarantee safety	I don't know.
A. A seal of approval from a well-known magazine	(1)	(2)	(3)
B. The salesperson's statement that the appliance is safe	(1)	(2)	(3)
C. An Underwriters Laboratories (UL) stamp or tag on the appliance	(1)	(2)	(3)
D. A 12 month warranty on the appliance	(1)	(2)	(3)

Below are statements regarding the labeling of clothing and fabrics. Is each statement true or false?

	True	False	I don't know.
A. A permanent care label is required by law on both clothing and fabrics.	(1)	(2)	(3)
B. Clothes labeled as nonflammable are permanently nonflammable.	(1)	(2)	(3)
C. Sleepwear for men and women must be labeled regarding flammability.	(1)	(2)	(3)
D. Textile fibers must be identified by their generic or chemical name.	(1)	(2)	(3)

Martha was selecting sleepwear for her two-year-old brother's Christmas present. Her mother told her to check the label on the sleepwear to see if the garment met the flammability standards. What would this label tell Martha?

(1) The sleepwear was highly flammable.

(2) The sleepwear was made of a blend of materials and therefore would not burn.

(3) The sleepwear was comfortable and easy to care for.

(4) The sleepwear would neither ignite nor burn when briefly exposed to a flame.

(5) I don't know.

I-102017-818-1

Several people have been injured by a specific household product and have complained to the Consumer Product Safety Commission. Can the Commission do each of the following?

		Yes	No	I don't know.
A.	Tell the company producing the product to stop sale of the item until it is safe.	(1)	(2)	(3)
B.	Tell the company producing the product to recall all items sold and repay the purchaser if the product cannot be made safe.	(1)	(2)	(3)
C.	Make the manufacturer pay the injured people's medical bills.	(1)	(2)	(3)
D.	Organize a publicity campaign to alert the public that the product is a health hazard.	(1)	(2)	(3)

Which of the following statements regarding flammable liquids are accurate and which are inaccurate?

		Accurate	Inaccurate	I don't know.
A.	Extra gasoline can be stored safely in the trunk of a car.	(1)	(2)	(3)
B.	Gasoline can be stored safely in a glass container.	(1)	(2)	(3)
C.	A flame or spark several feet away from an opened container of a flammable liquid can ignite the liquid.	(1)	(2)	(3)
D.	A person who has accidentally swallowed a flammable liquid should be encouraged to vomit.	(1)	(2)	(3)
E.	It is a safe practice to add liquid fuel to a fire that is only partially ignited.	(1)	(2)	(3)
F.	It is a safe practice to refill the tank of a power mower while the motor is running.	(1)	(2)	(3)
G.	It is a safe practice to use gasoline to start a fire.	(1)	(2)	(3)
H.	It is a safe practice to clean the motor of a car with gasoline.	(1)	(2)	(3)

Deceptive advertising is frequently used to convince consumers to purchase merchandise. Below are three ads for television sets. Read each one carefully. Which ad is LEAST deceptive?

(1)

SALE

DURING OUR GRAND OPENING WE ARE OFFERING

20% OFF

ON ALL HITONE COLOR TV SETS

REG. $395.99

NOW ONLY

$316.79

OFFER GOOD THRU DEC 21

(2)

WHY NOT LET US

PAY FOR YOUR NEW COLOR TV?

BUY ONE NOW

PAY ONLY

$599.85

THEN

WE WILL PAY YOU $35.00 FOR EACH SET YOU SELL TO A FRIEND

(3)

WIN A FREE

COLOR TV*

ALL YOU HAVE TO DO IS COME IN & REGISTER ON OUR PREFERRED CUSTOMER LIST

*cabinet prices from $299.95 to $375.50

(4) I don't know.

Joan saw an ad for a hair dryer in the newspaper. When she went to the store to buy the advertised dryer, the salesperson told her that it was of poor quality. He suggested that she purchase a different, more expensive model. What should Joan do?

(1) Report what happened to the proper authorities.

(2) Ask to see the more expensive hair dryer.

(3) Leave the store without doing anything.

(4) Thank the salesperson for being so helpful.

(5) I don't know.

Your car needs a front end alignment. You take it to a service center that you have never used before. While the car is on the rack, a mechanic tells you that in addition to the front end alignment, the ball joints must be replaced immediately for your safety. What is the best thing to do?

(1) Take the car to another garage for repair.

(2) Get an estimate on work needed from another garage and then decide on what to do.

(3) Authorize the mechanic to do both the front end alignment and replace the ball joints.

(4) Have the mechanic do the front end alignment only.

(5) I don't know.

A man came to your home and said he was from the town's housing inspection agency. He showed you his identification card and asked to inspect your furnace. About a week later, you received a call saying your furnace did not meet the town's building code. The caller told you to contact a certain company to make the needed repairs at your expense. What would be the BEST action for you to take first?

(1) Call the furnace company that the inspector recommended.

(2) Call the town's housing inspection agency to see if the man is an authorized inspector.

(3) Contact the County Court to find out about your rights in this case.

(4) Ask the Better Business Bureau to give you a list of accredited furnace repair companies.

(5) I don't know.

Last year you joined a record club. You have fulfilled your obligation to buy a specified number of records. You have called the record club and asked to be removed from the mailing list. However, the record club continues to send records despite your phone call. Which of the following actions would be appropriate for you to take and which would not be appropriate?

	Appropriate Action	Not Appropriate Action	I don't know.
A. Keep the records and refuse to pay any bills for the records.	(1)	(2)	(3)
B. Send a registered letter asking to be removed from the mailing list.	(1)	(2)	(3)
C. Pay for the records that came after your phone call, and call again requesting that the company stop sending the records.	(1)	(2)	(3)
D. Refuse to accept the records and have the post office return the records to the company.	(1)	(2)	(3)

7.5

I-104004-818-3

Roger went to a supermarket for a particular item advertised as being on sale. When he arrived at the store, he found that the advertised product was sold out. Which of the following actions would be appropriate for him to take in order to protect his consumer rights?

	Appropriate Action	Inappropriate Action	I don't know.
A. Wait until the product goes on sale again.	(1)	(2)	(3)
B. Ask for a raincheck.	(1)	(2)	(3)
C. Don't shop in this store anymore.	(1)	(2)	(3)
D. Ask for a substitute item of similar quality at the sale price.	(1)	(2)	(3)
E. Complain to the manager.	(1)	(2)	(3)
F. Purchase the item at the regular price when the store restocks the item.	(1)	(2)	(3)

Mark has just received his telephone bill and has been charged for five long distance telephone calls to cities where he doesn't know anyone. He is sure that he didn't make the calls. Mark is upset and doesn't want to pay the bill. Can he do anything about this?

(1) Yes, he can call the telephone company and report the calls that he didn't make and they will check on the charges.

(2) Yes, he can ask the telephone company to bill the people at the numbers listed in those other cities.

(3) Yes, he can contact the telephone company and tell them if that's the kind of company they run, they can come and remove the phone.

(4) No, he has been charged for the use of his telephone number and the computer can't be changed. He has to pay the bill.

(5) I don't know.

Read the following book club advertisement. Indicate whether each of the statements following the advertisement is accurate or inaccurate. If the ad does not give you enough information, indicate "Can't tell."

UNITED BOOK CLUB

Join Today and Receive 3 Books for 98¢

(Membership requires purchase of 2 additional books at regular prices within one year of joining the UNITED BOOK CLUB)

INSTRUCTIONS: Send the attached membership form to United Book Club by December 31 with the following information:

1. Name and address (please print)
2. Catalog numbers of 3 membership selections from the attached list of books
3. Your signature

United Book Club will bill you later for the 98¢ plus shipping

		Accurate	Inaccurate	Can't tell	I don't know.
A.	Outside of the 98¢, membership in the United Book Club is free.	(1)	(2)	(3)	(4)
B.	Books bought from the United Book Club at regular prices will cost less than if they were bought at a book store.	(1)	(2)	(3)	(4)

7.5

		Accurate	Inaccurate	Can't tell	I don't know.
D.	You have no further obligation after you pay 98¢.	(1)	(2)	(3)	(4)
E.	The United Book Club will offer you a choice of additional books to buy.	(1)	(2)	(3)	(4)
F.	The books offered by the club will have the same quality of paper, printing, and binding as those sold in book stores.	(1)	(2)	(3)	(4)
G.	You can legally cancel your membership at any time.	(1)	(2)	(3)	(4)

Which of the following statements regarding the repair of appliances are correct and which are incorrect?

		Correct	Incorrect	I don't know.
A.	A person should always check to see if an appliance is properly plugged into the electrical system before calling a repairman.	(1)	(2)	(3)
B.	A person can usually save money by taking a broken appliance to a repair shop rather than having the repairman call at home.	(1)	(2)	(3)
C.	A warranty may cover the cost of all parts and labor needed to repair an appliance.	(1)	(2)	(3)
D.	Most repairmen know how to repair any type of appliance.	(1)	(2)	(3)
E.	A factory authorized serviceman will probably guarantee any new parts installed.	(1)	(2)	(3)

Which of the following statements regarding the repair of a car are accurate and which are inaccurate?

		Accurate	Inaccurate	I don't know.
A.	A repairman should not make a service charge for a very simple repair on a car.	(1)	(2)	(3)
B.	It is important to get written estimates from 2 or 3 different repairmen before making a major repair.	(1)	(2)	(3)
C.	All estimates and bills for repair should list parts and labor separately.	(1)	(2)	(3)
D.	A local technical school may be a good source for inexpensive repair work.	(1)	(2)	(3)
E.	Estimates are always free.	(1)	(2)	(3)

If you were planning to purchase a vacuum cleaner, which of the following things would be important in making a final and wise selection and which would not be important?

		Important	Not Important	I don't know.
A.	Consumer magazine articles providing results on a variety of vacuum cleaners	(1)	(2)	(3)
B.	A salesperson's appearance	(1)	(2)	(3)
C.	A product brochure	(1)	(2)	(3)
D.	A demonstration of the product in use	(1)	(2)	(3)
E.	A free gift with the purchase	(1)	(2)	(3)
F.	Information given by the salesperson at the time of the sale	(1)	(2)	(3)
G.	Understanding the warranty	(1)	(2)	(3)
H.	The location of a repair shop where the vacuum would have to be serviced	(1)	(2)	(3)
I.	A salesperson's verbal promises	(1)	(2)	(3)

8.1

C-130206-919-3

Are the following statements about major appliances, such as washing machines or refrigerators, correct or incorrect?

		Correct	Incorrect	I don't know.
A.	The price tag on a major appliance must indicate cost of delivery and installation.	(1)	(2)	(3)
B.	All major home electrical appliances can be installed without changes in the wiring system of a home.	(1)	(2)	(3)
C.	A customer should always ask the dealer to demonstrate the operation of an appliance before making a purchase.	(1)	(2)	(3)
D.	It is important to compare prices and credit terms in several stores before purchasing an appliance.	(1)	(2)	(3)
E.	A service contract is always a good investment when purchased for the life of an appliance.	(1)	(2)	(3)
F.	A service contract guarantees that you will get immediate service on broken appliances.	(1)	(2)	(3)
G.	A service contract is a good substitute for a warranty.	(1)	(2)	(3)
H.	A service contract should be purchased during the same time a warranty is in force.	(1)	(2)	(3)

8.1

Mary is interested in purchasing an eight year old car that she saw on a used car lot. The used car dealer has told her that the car was owned by only one owner and was used primarily for pleasure driving. Would the conditions on this and the next page indicate that there might be something seriously wrong with the car?

	Indication of a possible SERIOUS PROBLEM		
	Yes	No	I don't know.
A. The odometer reads 10,000 miles.	(1)	(2)	(3)
B. The dealer says he cannot provide the name of the previous owner.	(1)	(2)	(3)
C. There is a white powdery substance around the battery terminals.	(1)	(2)	(3)
D. The paint on the hood and front fenders is different from the paint on the rest of the body.	(1)	(2)	(3)
E. The rear left fender is slightly dented.	(1)	(2)	(3)

Indication of a possible SERIOUS PROBLEM

	Yes	No	I don't know.
F. There are no safety belts in the car.	(1)	(2)	(3)
G. There is no serial number on the engine.	(1)	(2)	(3)
H. There is a pool of oil under the car.	(1)	(2)	(3)
I. The exhaust smoke is black.	(1)	(2)	(3)
J. There is no radio in the car.	(1)	(2)	(3)
K. The dealer will not allow you to have your mechanic inspect the car.	(1)	(2)	(3)

Which of the following actions are important to take before buying a used car and which are not important?

		Important	Not Important	I don't know.
A.	Eliminate from consideration any car priced above the average price of similar cars advertised for sale in the newspaper.	(1)	(2)	(3)
B.	Check an annual used car review in an auto magazine or consumer report.	(1)	(2)	(3)
C.	Look at the books of used car prices that are used by car dealers and banks.	(1)	(2)	(3)
D.	Have a mechanic of your choice check the car before making the purchase.	(1)	(2)	(3)
E.	Get at least a 30 day warranty in which the dealer is responsible for paying for needed repairs.	(1)	(2)	(3)
F.	If the car dealer claims that the car has been reconditioned, be sure that the warranty gives the details of such reconditioning.	(1)	(2)	(3)
G.	Test drive the car before making the purchase.	(1)	(2)	(3)
H.	Be sure that all promises made by the dealer are put in writing and signed.	(1)	(2)	(3)
I.	Check the validity of the car title with the State Motor Vehicle Department before making the purchase.	(1)	(2)	(3)

8.2

Which of the following statements about financing an automobile are correct and which are incorrect?

		Correct	Incorrect	I don't know.
A.	The lending institution can repossess your car and sell it to another buyer if you fail to keep up your payments.	(1)	(2)	(3)
B.	If a repossessed car is sold for less than you owe the lender, you are personally liable for the difference.	(1)	(2)	(3)
C.	If you are in a situation where you can't make your car payment, it is wise to turn the car over to the lender.	(1)	(2)	(3)
D.	If the dealer is lending you the money, you must buy credit life insurance.	(1)	(2)	(3)
E.	If you intend to have car insurance, you must use the insurance company suggested by the lender.	(1)	(2)	(3)
F.	The dealer usually provides finance arrangements; therefore it is not necessary to investigate other possible sources for a loan.	(1)	(2)	(3)
G.	By signing a contract which includes a "confession of judgment" you are liable for all court costs if you default.	(1)	(2)	(3)

8.2

130302 919 3

The U.S. Environmental Protection Agency publishes estimates of gas mileage for different makes and models of automobiles. If you were thinking of buying a new car, how much should you rely on these estimates? Choose one of the following.

(1) Don't rely on them at all.

(2) Rely on them very strongly since these estimates are made by the government and must be accurate.

(3) Use them as a rough guide because they cannot allow for how you would drive a particular car.

(4) I don't know.

8.3

C 140503-919-3

Here are some statements about death and burial. Which of the statements are accurate and which are not accurate?

		Accurate	Not accurate	I don't know.
A.	People usually shop around for good funeral rates.	(1)	(2)	(3)
B.	A person can donate his or her body to a medical school.	(1)	(2)	(3)
C.	Funeral expenses from a given funeral home can be a few hundred to thousands of dollars.	(1)	(2)	(3)
D	The cost for a specific type of funeral service is generally about the same in all funeral homes.	(1)	(2)	(3)
E.	It is possible to pay for a funeral and cemetery lot before a person dies.	(1)	(2)	(3)
F.	The cost of a cemetery lot is about the same all over the country.	(1)	(2)	(3)
G.	It is illegal to bury a person without a funeral service.	(1)	(2)	(3)

C 130206 919.3

Which of the following statements about clothing are accurate and which are inaccurate?

		Accurate	Inaccurate	I don't know.
A.	Drycleaning costs are about the same as washing with detergent.	(1)	(2)	(3)
B.	The best times to shop for clothing are right after Christmas and Easter and at the end of the summer.	(1)	(2)	(3)
C.	A person can save money by purchasing clothing marked "seconds" or "irregular."	(1)	(2)	(3)
D.	Clothing manufacturers are required by federal law to place labels in garments indicating generic name and percent by weight of each fiber.	(1)	(2)	(3)
E.	The permanent care label in a garment is an implied warranty that the garment will be satisfactory when the care instructions are followed.	(1)	(2)	(3)
F.	It is possible to locate the name of the manufacturer of an article of clothing from the permanent care label.	(1)	(2)	(3)

C 130209 919 3

Tim's boss told him he could get a better job if he had some vocational training. Tim is looking at all the vocational schools in his area. Which of the following actions should Tim take to choose a vocational school, and which actions should Tim not take?

		Should take the action	Should not take the action	I don't know.
A.	Contact major companies in the vocation of interest to find out if they hire graduates from the school.	(1)	(2)	(3)
B.	Select a school because it makes the most promises about employment afterward.	(1)	(2)	(3)
C.	Enroll at the school that says it is best, regardless of costs.	(1)	(2)	(3)
D.	Select the school that offers immediate admission without discussing your interests or abilities.	(1)	(2)	(3)
E.	Check on the qualifications of the teachers in the school.	(1)	(2)	(3)
F.	Find out how many of the students enrolled in the school actually complete their training.	(1)	(2)	(3)
G.	Select a school because it is endorsed by someone famous.	(1)	(2)	(3)

C-130506 919-3

Food packers sometimes list more information on the labels of packaged or canned food than the federal laws require. Which of the following packaging items of information are required by federal law and which are not required?

	Required	Not Required	I don't know.
A. The net quantity of the packaged food	(1)	(2)	(3)
B. The common name of the product	(1)	(2)	(3)
C. Recommended uses of the food	(1)	(2)	(3)
D. The name of the manufacturer or packager	(1)	(2)	(3)
E. Size or number of pieces in the can	(1)	(2)	(3)
F. Added ingredients	(1)	(2)	(3)
G. Recipes	(1)	(2)	(3)
H. Nutritional information	(1)	(2)	(3)
I. Drained weight of canned fruits and vegetables	(1)	(2)	(3)
J. When ingredients are listed, they must be listed in order by weight.	(1)	(2)	(3)

8.6

To get the best food bargains, what should a food shopper look for?

(1) Boxes labeled "giant" or "economy" size

(2) Boxes and bags on display at the front of the store

(3) Prices with numbers ending in 7 or 9 (5 for 89¢)

(4) The price per unit of weight or volume

(5) I don't know.

Sam knows that eating right is important for good health. He has just moved into an apartment by himself and has started his first job. He doesn't have much money and he wants to stay healthy. Which of the following are important considerations if he doesn't have much money and wants to have a healthy diet and which are not important considerations?

	Important consideration	Not an important consideration	I don't know.
A. Which items on his shopping list are bargains for the day	(1)	(2)	(3)
B. The attractiveness of the box or wrapper	(1)	(2)	(3)
C. Which foods are high in protein	(1)	(2)	(3)
D. How to buy for one person	(1)	(2)	(3)
E. How long the food will keep	(1)	(2)	(3)
F. The nutritional value noted on the labels	(1)	(2)	(3)
G. Whether the product is advertised on television	(1)	(2)	(3)
H. Comparison of the price and the unit weight of items	(1)	(2)	(3)

8.6

Assume that you are shopping in a local supermarket for food for your family and want to save money on your purchases. For each part on this and the next page, choose the one food that would usually cost the LEAST for an equal serving. Assume that the foods are not on sale.

A. Which one would usually cost the least?

(1) Nonfat dried milk

(2) Skim milk

(3) I don't know.

B. Which one would usually cost the least?

(1) Rib roast

(2) Chuck roast

(3) I don't know.

C. Which one would usually cost the least?

(1) Fresh carrots

(2) Fresh tomatoes

(3) I don't know.

D. Which one would usually cost the least?

(1) Block cheddar cheese

(2) Pre-sliced cheddar cheese

(3) I don't know.

E. Which one would usually cost the least?

(1) Beef liver

(2) Calf liver

(3) I don't know.

F. Which one would usually cost the least?

(1) Fresh mushrooms

(2) Fresh peas

(3) I don't know.

G. Which one would usually cost the least?

(1) Salmon

(2) Perch

(3) I don't know.

H. Which one would usually cost the least?

(1) Pre-cooked white rice

(2) Ordinary white rice

(3) I don't know.

Is the following a good guide to use when buying food? If you want to get the best quality and you have a choice between two brands (for example, two brands of plain applesauce sold in the same-sized jar), buy the more expensive of the two.

(1) Yes, a good guide

(2) No, not a good guide

(3) I don't know.

Package A is larger than Package B of the same food product. Based on the size of the packages alone, which one of the following statements is most accurate?

(1) Package A has more food.

(2) Package B has more food.

(3) The amount of food can't always be determined from package size alone.

(4) I don't know.

8.6

Which one of the following kinds of information about two packages of the same kind and quality of product would tell you which one was the better buy?

(1) The sizes of the packages

(2) The one that is "on sale"

(3) The one that costs less per ounce of net weight

(4) The one that has a label on it reading "10¢ off"

(5) I don't know.

8.6

C-130201-919-3

Which one of the following is the correct description of the term "unit pricing?"

(1) Each manager in a chain of stores sets the prices of products independently of other managers.

(2) In addition to the price for the package of some goods, the price per ounce, pint, or pound (or other appropriate unit) is also given.

(3) Prices are set for each new unit of shipment received in a store; for example, prices are set for each new crate of lettuce or case of peanut butter.

(4) Prices are set for some fixed unit of time, generally a month, and are changed only at the end of that unit of time.

(5) I don't know.

Which of the following statements about store brand groceries are correct and which are incorrect? Store brand groceries:

		Correct	Incorrect	I don't know.
A.	are generally cheaper than national brands.	(1)	(2)	(3)
B.	are generally poorer quality than national brands.	(1)	(2)	(3)
C.	are generally advertised less often than national brands.	(1)	(2)	(3)
D.	are sometimes made by national manufacturers under the store's private label.	(1)	(2)	(3)

8.6

Suppose you are on a tight budget. Is each of the following a good way to get more for your food dollar or not a good way?

		Good way	Not a good way	I don't know.
A.	Shop when you are not hungry.	(1)	(2)	(3)
B.	When possible, bring young children along.	(1)	(2)	(3)
C.	Make a shopping list.	(1)	(2)	(3)
D.	Shop at the same store all of the time.	(1)	(2)	(3)
E.	Read the food section of local newspapers.	(1)	(2)	(3)
F.	Look for ways to cook economy foods.	(1)	(2)	(3)
G.	Always buy the cheapest cut of meat.	(1)	(2)	(3)
H.	Put off shopping as long as possible.	(1)	(2)	(3)
I.	Purchase "ready to eat" foods.	(1)	(2)	(3)

The following are 4 bags of the same kind of potato chips. Which is a better buy?

A B C D

(1) A

(2) B

(3) C

(4) D

(5) I don't know.

8.6

C-130211 919 3

Are the following statements about buying a home correct or incorrect?

		Correct	Incorrect	I don't know.
A.	During the first several years of mortgage payments on a home, each payment goes mostly to repay interest on the loan.	(1)	(2)	(3)
B.	The longer the maturity of a mortgage loan, the lower the total dollar amount paid in interest.	(1)	(2)	(3)
C.	Interest rates on mortgage money for home loans depend upon the supply and demand for mortgage money.	(1)	(2)	(3)

Which of the following statements about renting are generally accurate and which are inaccurate?

		Accurate	Inaccurate	I don't know.
A.	It is usually easier for a renter to change residences than it is for a home owner.	(1)	(2)	(3)
B.	Renting usually involves a larger initial payment than purchasing a home.	(1)	(2)	(3)
C.	A renter usually has lower maintenance costs than a homeowner.	(1)	(2)	(3)
D.	A renter can usually more closely predict monthly housing costs than a homeowner.	(1)	(2)	(3)
E.	A renter can consider his or her rental payments as an investment which provides a return.	(1)	(2)	(3)
F.	A renter is affected by changes in property values.	(1)	(2)	(3)
G.	Rent payments are tax deductible on a federal tax return.	(1)	(2)	(3)

Which of the following statements about mobile homes are accurate and which are inaccurate?

		Accurate	Inaccurate	I don't know.
A.	The purchase price of a new mobile home is usually less than the purchase price of an average new home.	(1)	(2)	(3)
B.	Once occupied, a mobile home can be easily moved from one place to another.	(1)	(2)	(3)
C.	Mobile homes are usually less likely to be damaged by fire and wind than most conventional homes.	(1)	(2)	(3)

Which one of the following magazines would be the best source of information about the quality of brand name products?

(1) Moneysworth

(2) Changing Times Magazine

(3) Consumer Reports

(4) Reader's Digest

(5) I don't know.

Betty has been sick for a week. Her doctor has prescribed a brand name medicine that costs $8 for a bottle of 20 tablets. If Betty wants to get the medicine at a lower price per tablet, which of the following actions would be appropriate for her to take and which would be inappropriate?

	Appropriate Action	Inappropriate Action	I don't know.
A. Ask the druggist for a larger bottle of tablets.	(1)	(2)	(3)
B. Ask her doctor to prescribe the medicine by its generic or chemical name.	(1)	(2)	(3)
C. Ask the druggist for a non-prescription medicine that is cheaper in price.	(1)	(2)	(3)
D. Ask her doctor to prescribe an equally effective medicine that has a lower price per tablet.	(1)	(2)	(3)

8.9

On this and the next page are certain kinds of information that can influence your choice of a doctor. Which of these should strongly affect your choice of a doctor?

	Should strongly affect	Should not strongly affect	I don't know.
A. Going to the doctor your family has always seen for all your health concerns	(1)	(2)	(3)
B. The doctor's professional reputation	(1)	(2)	(3)
C. The style of clothing that the doctor wears	(1)	(2)	(3)
D. The way the doctor's office is decorated	(1)	(2)	(3)
E. Whether the doctor allows clients to ask questions	(1)	(2)	(3)
F. The doctor's access to adequate medical equipment	(1)	(2)	(3)
G. If you have a specific health problem, the knowledge and experience of the doctor in that area	(1)	(2)	(3)

8.9

	Should strongly affect	Should not strongly affect	I don't know.
H. Finding the least expensive doctor without considering his qualifications	(1)	(2)	(3)
I. Whether the doctor and his or her staff help you feel comfortable	(1)	(2)	(3)
J. Your friend's advice about choice of doctor	(1)	(2)	(3)
K. The reputation of the hospital where the doctor treats his or her patients	(1)	(2)	(3)
L. How well the doctor communicates with you	(1)	(2)	(3)

The Palmer family recently arrived in Chicago. They would like to find out about the health care services available in this city. Which of the following sources would provide complete, accurate information about health eare services in the city and which would not?

	Complete, accurate information	Incomplete, inaccurate information	I don't know.
A. A local drugstore	(1)	(2)	(3)
B. The public health department	(1)	(2)	(3)
C. The welfare department	(1)	(2)	(3)
D. A local medical society	(1)	(2)	(3)
E. A neighbor or friend	(1)	(2)	(3)
F. A relative	(1)	(2)	(3)

8.9

A. Which one of the following would be the most nutritious breakfast?

(1) Milk and donuts

(2) Waffles, bacon and orange juice

(3) Eggs, toast and coffee

(4) Whole wheat cereal with fruit and milk

(5) I don't know.

B. Which one of the following would be the most nutritious snack?

(1) Cheese and crackers with lemonade

(2) Chocolate cake with lemonade

(3) Hotdog and soft drink

(4) Potato chips and soft drink

(5) I don't know.

Assume that you want to reduce your calorie intake. For each part on this and the next page, choose the one food that has fewer calories. Assume equal servings of each food.

A. Which one has fewer calories?

(1) Broiled hamburger

(2) Fried hamburger

(3) I don't know.

B. Which one has fewer calories?

(1) Skim milk

(2) Whole milk

(3) I don't know.

C. Which one has fewer calories?

(1) Pork

(2) Chicken

(3) I don't know.

D. Which one has fewer calories?

(1) Avocado

(2) Tomato

(3) I don't know.

E. Which one has fewer calories?

(1) Peas

(2) Spinach

(3) I don't know.

F. Which one has fewer calories?

(1) Baked potato

(2) Fried potato

(3) I don't know.

G. Which one has fewer calories?

(1) Banana

(2) Apple

9.1 (3) I don't know.

A tornado has struck Crow County. The Perkins family has lost everything. The tornado relief organization has found a place for them to live. However, they have no furniture and no money to buy second-hand furniture. Could the Perkins family obtain free furniture from the following sources?

	Yes	No	I don't know.
A. The Salvation Army	(1)	(2)	(3)
B. The Health Department	(1)	(2)	(3)
C. The American Red Cross	(1)	(2)	(3)
D. Goodwill Industries	(1)	(2)	(3)

Which one of the following is the best source of printed information about the future job market in one's field of interest?

(1) Dictionary of Occupational Titles

(2) Vocational guidance test results

(3) Yellow pages of telephone directory

(4) Occupational Outlook Handbook

(5) I don't know.

9.3

Bill is a 17-year-old high school student. His father has recently been injured in a car accident and is unable to work. Bill decides to get a part-time job as soon as possible to help out his family financially. Considering Bill's situation, which of the following are practical sources for Bill to use in obtaining information about currently available part-time jobs and which are not practical sources? In the answer booklet, fill in one oval for each part.

	A Practical Source	Not a Practical Source	I don't know.
A. State employment agency	(1)	(2)	(3)
B. Internal Revenue Service	(1)	(2)	(3)
C. Newspaper ads	(1)	(2)	(3)
D. Better Business Bureau	(1)	(2)	(3)
E. Library	(1)	(2)	(3)

9.3

A. Consumer education concerns the relationship of the consumer to the economic system, effective methods of buying and using goods and services, competent money management, and the protection of consumer rights.

Have you ever taken a course in high school that dealt specifically with consumer education?

(1) Yes
(2) No

B. Consumer information concerns understanding the relationship between the consumer and the economic system, and understanding concepts that are important in family finance and family consumer decision-making.

Have you ever taken a course or courses in high school that did not deal specifically with consumer education, but did help you learn considerable consumer information?

(1) Yes
(2) No

If yes, what was the name of the course or courses?
(Write your answer on the lines on the answer sheet.)

Scoring Guide

C-160001 -- Age 17

101 = Home Economics
- Clothing
- Home and Family Living
- Homemaking
- Family Housing
- Home Management
- Housing

102 = Math (Academic)
- Algebra
- Calculus
- Geometry
- Math Analysis
- Trigonometry

103 = Math (Applied)
- Applied Math
- Business Math
- Career Math
- Consumer Math
- Shop Math

104 = Business
- General Business
- Business Selling
- Business Education
- Introduction to General Business
- Basic Business
- Business World
- Salesmanship
- Survey of Business

105 = Consumer
- Consumer Credit
- Consumer Awareness
- Consumer Education
- Consumer v. Business
- Consumer Survival

106 = Social Studies
- American Spectrum
- American Studies
- American Cultures
- American Problems
- Current Affairs
- Social Problems
- Sociology

107 = Economics
- Comparative Economic Systems
- Personal Economics
- Consumer Economics
- Economics of U.S.A.

108 = Money Management
- Money and You
- How to Spend Money Wisely
- Personal Finance

109 = English
- Basic English
- English Literature
- Business English
- Vocabulary Building
- Written Composition
- Introduction to Language Arts
- Language II

110 = Accounting
- Bookkeeping
- Record Keeping

111 = Life Skills
- Single Living
- Independent Living
- Decision Making
- School Survival
- Co-op Program
- On Your Own

112 = History
- American History
- U.S. History

113 = Foods/Nutrition
- Foods
- Food Service
- Foods and Nutrition
- Cooking
- Meals

114 = Marketing/Retailing
- Retail Merchandising
- Junior Achievement

115 = Law
- Street Law
- Youth and the Law
- Business Law
- Law and Crime
- Consumer Law

116 = Civics
- Government

117 = Communications
- Broadcasting
- Mass Media
- Advertising
- Mass Communications

118 = Career Education
- Work Education
- Employment
- Vocational Cooperation

119 = Health
- Child Care
- Safety Education
- Child Development

120 = Science
- Chemistry
- Environmental Study

121 = Interpersonal
- Self-Identity
- Personal Communications

122 = Psychology

123 = Distributive Education

124 = Geography

125 = Agriculture

130 = Other Acceptable

250 = Other Unacceptable

399 = I don't know

		A great deal	Some	Little	Nothing
A.	How much do you know about the physical and psychological conditions that influence consumer decisions on what to buy?	(1)	(2)	(3)	(4)

B. Did the following ever help you in learning about how physical and psychological conditions influence consumers on what to buy?

		Yes	No	I don't know.
a.	School	(1)	(2)	(3)
b.	Family	(1)	(2)	(3)
c.	Friends	(1)	(2)	(3)
d.	TV, Radio, Newspapers, Magazines	(1)	(2)	(3)
e.	A community program	(1)	(2)	(3)

		A great deal	Some	Little	Nothing
A.	How much do you know about how economic conditions and consumer decisions in this country affect each other?	(1)	(2)	(3)	(4)

B. Did the following ever help you in learning about how economic conditions and consumer decisions in this country affect each other?

		Yes	No	I don't know.
a.	School	(1)	(2)	(3)
b.	Family	(1)	(2)	(3)
c.	Friends	(1)	(2)	(3)
d.	TV, Radio, Newspapers, Magazines	(1)	(2)	(3)
e.	A community program	(1)	(2)	(3)

		A great deal	Some	Little	Nothing
A.	How much do you know about how to establish and use credit?	(1)	(2)	(3)	(4)

B. Did the following ever help you in learning about how to establish and use credit?

		Yes	No	I don't know.
a.	School	(1)	(2)	(3)
b.	Family	(1)	(2)	(3)
c.	Friends	(1)	(2)	(3)
d.	TV, Radio, Newspapers, Magazines	(1)	(2)	(3)
e.	A community program	(1)	(2)	(3)

		A great deal	Some	Little	Nothing
A.	How much do you know about how to avoid being misled or cheated when you purchase goods and services?	(1)	(2)	(3)	(4)

B. Did the following ever help you in learning about how to avoid being misled or cheated when you purchase goods and services?

		Yes	No	I don't know.
a.	School	(1)	(2)	(3)
b.	Family	(1)	(2)	(3)
c.	Friends	(1)	(2)	(3)
d.	TV, Radio, Newspapers, Magazines	(1)	(2)	(3)
e.	A community program	(1)	(2)	(3)

		A great deal	Some	Little	Nothing
A.	How much do you know about how to protect yourself when you receive goods or services that are not satisfactory?	(1)	(2)	(3)	(4)

B. Did the following ever help you in learning about how to protect yourself when you receive goods or services that are not satisfactory?

		Yes	No	I don't know.
a.	School	(1)	(2)	(3)
b.	Family	(1)	(2)	(3)
c.	Friends	(1)	(2)	(3)
d.	TV, Radio, Newspapers, Magazines	(1)	(2)	(3)
e.	A community program	(1)	(2)	(3)

Have you or your family ever used the services of a consumer protection agency to help you solve consumer problems?

(1) Yes

(2) No

(3) I don't know.

If yes, what was the name of the agency or agencies?
(Write your answer on the lines on the answer sheet.)

Scoring Guide

C-160010

111 = Better Business Bureau

112 = Consumer Protection Agencies
Consumer Help

113 = Local/State Government Agencies
Attorney General's Office
Consumer Fraud Division

114 = Federal Government Agencies
Federal Bureau of Communications

115 = Communications/Media
Channel 7 News
KNBC Consumer Byline
Action Line of Journal Bulletin

116 = Individuals

117 = Public Corporations
Public Service Corporation

118 = Lawyers

119 = Credit Unions

120 = Other Acceptable

250 = Other Unacceptable

399 = I don't know

		A great deal	Some	Little	Nothing
A.	How much do you know about how to compare the quality and prices of goods and services?	(1)	(2)	(3)	(4)

B. Did the following ever help you in learning about how to compare the quality and prices of goods and services?

		Yes	No	I don't know.
a.	School	(1)	(2)	(3)
b.	Family	(1)	(2)	(3)
c.	Friends	(1)	(2)	(3)
d.	TV, Radio, Newspapers, Magazines	(1)	(2)	(3)
e.	A community program	(1)	(2)	(3)

Do you regularly keep a written record of your expenses?

(1) Yes

(2) No

		A great deal	Some	Little	Nothing
A.	How much do you know about how to save and invest your money?	(1)	(2)	(3)	(4)

B. Did the following ever help you in learning about how to save and invest your money?

		Yes	No	I don't know.
a.	School	(1)	(2)	(3)
b.	Family	(1)	(2)	(3)
c.	Friends	(1)	(2)	(3)
d.	TV, Radio, Newspapers, Magazines	(1)	(2)	(3)
e.	A community program	(1)	(2)	(3)

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